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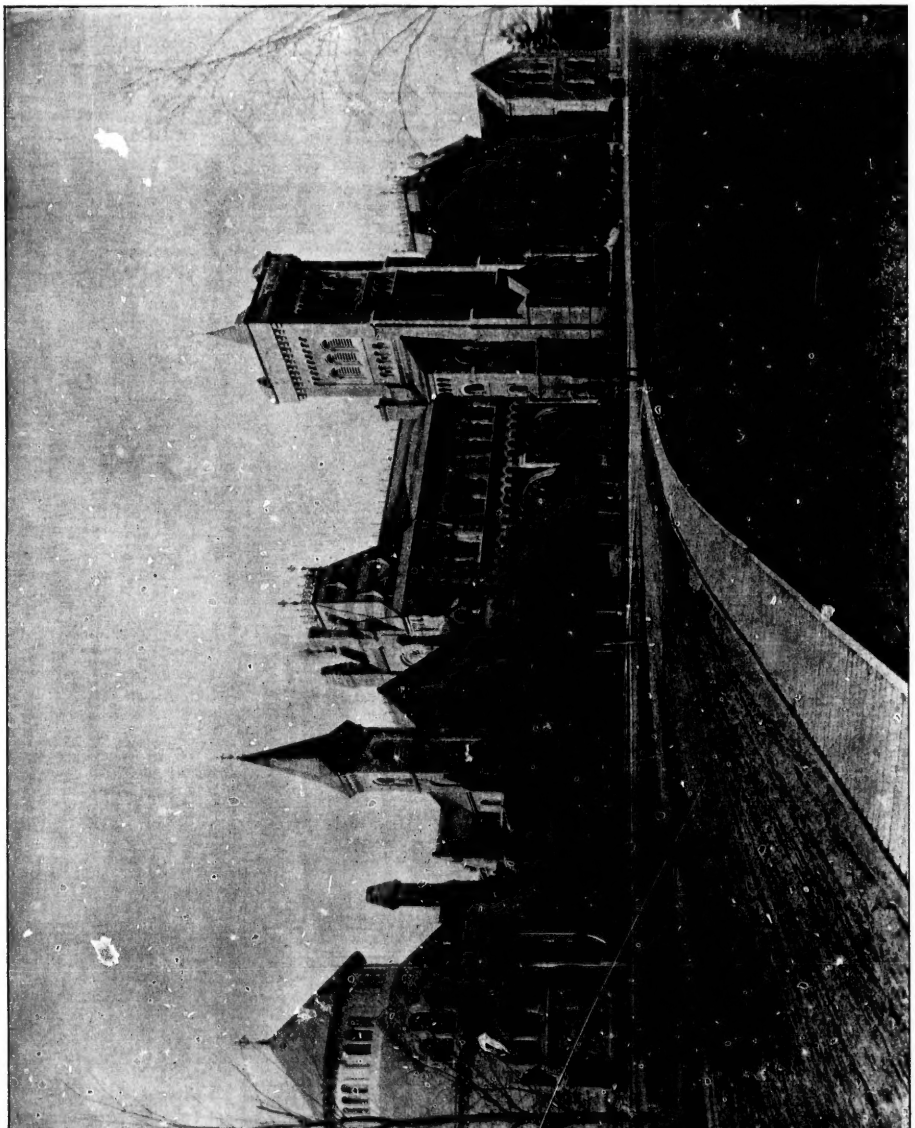
1892.



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TORONTO.

AN HISTORICAL SKETCH.

GENERAL JOHN GRAVES SIMCOE.
First Lieut.-Governor of Upper Canada.

OF all the cities of older Canada, Toronto is pre-eminent in many respects; but any one who is especially interested in the study of the various phases of her life will be most struck by her rapid growth within the century from an insignificant hamlet to a city the largest (in area) in British North America, and second only in wealth and population to one older by a century and a half and possessing unique natural advantages. From her comparative youth, the history of Toronto presents few of the picturesque and quaint features in which the stories of Quebec and Montreal abound; but it is by no means devoid of incident. The horrors of war were brought home to the early settlers of York in a startlingly vivid and unpleasant manner; and a quarter of a century later, the bloody results of civil strife and factional lawlessness of almost an entire province were most prominent in the vicinity of York's civic successor—Toronto.

In the early days of French rule the importance of the site was not overlooked, and most of us, who consider Toronto as of comparatively recent creation, are surprised at the references made to the place, and the mention of its familiar and euphonious name in the records of La Nouvelle France many decades past. In 1686-7 M. de Denonville, then Governor-General of the colony, mentions the post in his despatches, and states that part of the meagre force at his disposal must be employed in guarding the western forts, including Toronto with Frontenac, Niagara and others. He regarded this as essential to the well-being of the country, as by it he hoped to secure the alliance of and aid from the Illinois and other western Indians, so as to cope successfully with the fiery Iroquois. But aid from France was not forthcoming, and no permanent fortifications appears to have been then erected. In 1749, however, the strategic value of the place—especially in view of the new English settlements on the south shore of Lake Ontario—received practical recognition, and instructions were given for the establishment of a stockade and store-houses, and a considerable degree of interest and attention was directed to the post. In the journal of Canadian events for 1749 (transmitted, as customary, to the Home authorities), we get full details of the proceedings then undertaken. It may be mentioned that at Oswego—then called Chouegnen—a stone fort and trading post had been established by the English authorities, and was drawing to it a vast deal of the trade in peltries which the French wished to pass through their own hands; to further this, no pains were spared by the Canadian Governor. He says:—

> On being informed that the Northern Indians ordinarily went to Chouegnen with their peltries, by way of Toronto, on the North-West side of Lake Ontario, twenty-five leagues from Niagara, and seventy-five from Fort Frontenac, it was thought advisable to establish a post at that place, and to send thither an officer, fifteen soldiers, and some workmen to construct a small stockade-fort there. Its expense will not be great, the timber is transported there, and the remainder will be conveyed by the barques belonging to Fort Frontenac. Too much care cannot be taken to prevent these Indians continuing their trade with the English, and to furnish them at this post with all their necessaries, even as cheap as at Chouegnen. Messrs. de la Jonquiere and Bigot will permit some canoes to go there on license, and will apply the funds as a gratuity to the officer in command there. But it will be necessary to order the commandants at Detroit, Niagara, and Fort Frontenac to be careful that the traders and storekeepers of these posts furnish goods for two or three years to come, at the same rate as the English. By these means, the Indians will disaccustom themselves from going to Chouegnen, and the English will be obliged to abandon that place.

Up to this time the place had always been known by its old Indian name of Toronto, but shortly after the erection of the fort it was called Fort Rouillé, from Antoine Louis Rouillé, Count de Jouy, Colonial Minister, 1749 to 1754.

From the sequence of events which transpired in other parts of the country, Fort Rouillé had but a short and checkered career. It stood practically alone, surrounded by savages, half friends, half foes, and with the outposts of a great hostile power immediately in its front. Chouegnen was captured and destroyed by Montcalm in 1756, but the respite was only a temporary one; two years later Bradstreet surprised and took Fort Frontenac, and de Vaudreuil openly expressed fears that the post at Toronto might soon share a like fate. With the capture of Fort Niagara in July, 1759, by Sir William Johnson, Rouillé became isolated and untenable, and was abandoned forever by the troops of France.

In the following year the famous partisan leader, Major Rogers, of the Rangers, visited the post while on his way to Detroit, whither he had been sent by General Amherst with two hundred men, to take over that fort and district for King George. They reached the Humber on the evening of the 30th September, and found the remains of the French fort, surrounded by a cleared tract of land of over 300 acres, occupied by a few Indians. Rogers was struck by the great number of deer in the locality. He ends the account of his visit by stating that he thinks "Toronto is a most convenient place for a factory, and from thence we may very easily settle the north side of Lake Erie."

For the first few years after the conquest, a considerable trade appears to have been maintained at the post with the Indians—so much so, that Sir William Johnson, writing a few years later, states that he knows men who would willingly pay £1,000 for the monopoly of the trade there; but such business was not looked on favorably by the authorities, and all trade gradually ceased. A few Indians' huts existed near the mouth of the Humber, but apart from this, the place was without life, waiting the awakening touch of the Anglo-Saxon. We shall see how this came.

To Lord Shelburne and his fatuously-liberal concessions to the American republic must we look as the prime cause of the establishment of Toronto. No doubt in course of time a settlement would have in any case been made there; but it is improbable that such would have happened until the present century was well under weigh, and then lacking the impetus and position of being the official head of a rapidly-growing province. The surrender to the United States—under the most unfortunate treaty of 1783—of the entire south shore of Lake Ontario east of the Niagara river, would soon have to be made, and the new symbol of the revolted colonies would then flaunt on Fort Niagara, in full sight of the little hamlet of Newark, which had been determined on as the temporary capital of the new province. A more secure location was essential.

Although it was not until ten years after the peace that a permanent settlement was established on the site now occupied by Ontario's chief city, we find that in 1788 the attention of the Government was directed to the locality, and Capt. Gother Mann, of the Royal Engineers, surveyed the harbour and drew out a plan for a town on its shores, reporting fully to Lord Dorchester, then Governor-General of British North America. Accompanying it he gave a sketch of the ruins of the old trading post, which indicates that only five buildings existed within the palisade. Capt. Mann's plan of the proposed settlement appears to have been based chiefly on supposed military requirements—it being laid out perfectly square and with a broad esplanade surrounding it. His report of the harbour was very favourable, terming it "capacious, safe and well sheltered." No action appears to have been taken on this report, and it is not until 1792 that any further mention of it appears. On the 22nd of April of that year, we learn from the journal of Mr. Chowett—chief draughtsman in the office of

TORONTO UNIVERSITY.

the first Surveyor-General of Upper Canada that Lieutenant-Governor Simcoe sent him a plan of the town and township of Toronto asking him if it had ever been laid out. The plan here mentioned was, no doubt, that made by Capt. Mann.

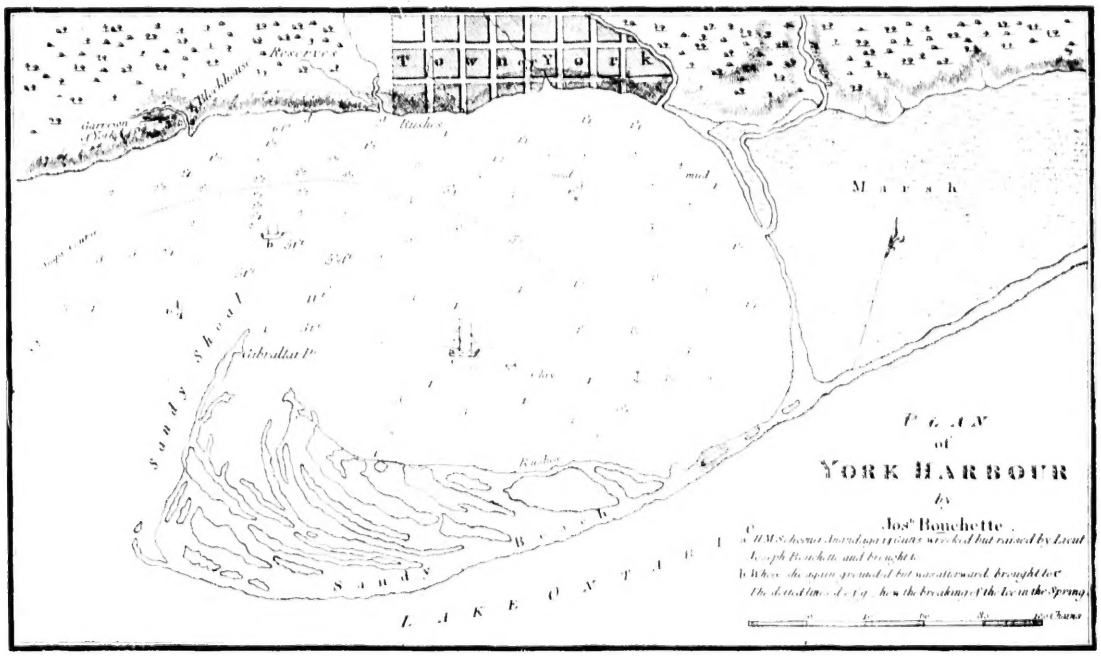
General John Graves Simcoe, who had served the King with distinction in the war of the American rebellion, arrived at Quebec in November, 1791, with his commission as Lieutenant-Governor of the newly-created Province of Upper Canada. In the following summer he reached his new domain, but it had already been practically decided that the seat of government for the Province must be established at some point less open to hostile attack than was Newark, then the chief town; and so far back as June, 1791, in a letter to Dundas, we find his accessible spot; that it should not be the capital of the new Province is expressly stated.

In the following autumn, preparations were made to promote settlement at Toronto and its vicinity, and the King's ships were sent to Kingston to bring any of the new Loyalist immigrants who cared to make their homes in that part of the Province. It was found that very few were willing to go to so remote and out-of-the-way a spot as Toronto then was, and it is probable that none came up at this time; the actual beginnings of a settlement were postponed until the following spring.

On the 3rd of May, 1793, Simcoe and a party of military friends set out in boats—manned by a detachment of his old regiment, the Queen's Rangers—for Fort Toronto. Skirting the shores of the lakes, by Burlington Bay, they no doubt

Bouchette was then a man of barely twenty years of age, the son of Commodore Bouchette, who had served with great distinction during the invasion of Canada by the revolted Americans in 1775, and who had, since 1784, commanded the Provincial Marine in the Upper Lakes. Joseph, the son, was an unusually able man, and one whose attainments have not received the attention they deserved. He was an excellent surveyor, a master of practical seamanship, and a topographical writer of great merit. To this survey of Toronto harbour he devoted great attention; a facsimile of his chart is here reproduced. His account of the locality at this period is interesting:

It fell to my lot to make the first survey of York Harbour in 1793. Lieutenant-Governor the late General Simcoe, who then resided at Navy Hall Niagara, having formed



(Simcoe's) expression of opinion that the bulk of the new settlement should be, if possible, concentrated in the peninsula surrounded by the waters of the great lakes and the capital established in a central point. In the following December, writing from Montreal, he confirms this view, and states that he has found a survey of the La Tranche or Thames river, on which he proposes that the new capital be located. Toronto is also mentioned in this despatch as the best harbour on Lake Ontario, and admirably suited for settlement. These views are reiterated in another communication to Dundas, dated 28th of April, 1792, in which it is clearly stated that the meeting of the Upper Canada Legislature (which he purposed calling together before long) would be held at Newark solely as a matter of convenience, it being a central and

reached their destination on the 4th or 5th,—a day which should be annually commemorated by all Torontonians, and which, it is hoped, will be specially honoured next year as the centenary of the beginning of the settlement. For although the Governor was solely on a tour of inspection (not having previously visited the spot) he had—as we have already seen—fully decided on establishing a town and naval depot there, and had brought with him a surveyor, Joseph Bouchette, to take soundings and make a careful examination of the harbour and its surroundings. Simcoe had also ordered two of the King's ships—the "Caldwell" and the "Buffalo"—to follow him from Newark to the new post, and they were retained there to facilitate the survey and assist in the formation of the settlement.

extensive plans for the improvement of the colony, had resolved upon laying the foundations of a provincial capital. I was at that period in the naval service of the lakes, and the survey of Toronto (York) harbour, was entrusted by His Excellency to my performance; I still distinctly recollect the unnamed aspect which the country exhibited when first I entered the beautiful basin, which thus became the scene of my early hydrographical operations. Dense and trackless forests lined the margin of the lake, and reflected their inverted images in its glassy surface. The wandering savage had constructed his ephemeral habitation beneath their luxuriant foliage—the group then consisting of two families of Messassages,—and the bay and neighboring marshes were the hitherto uninvaded haunts of immense coveys of wild fowl: indeed they were so abundant as in some measure to annoy us during the night. In the spring following, the lieutenant-governor removed to the site of the new capital, attended by the regiment of Queen's Rangers, and commenced at once the realization of his favourite project. His Excellency inhabited during the summer and through the winter a canvas house, which he imported expressly for the

HON. WILLIAM OSGOODE, First Chief Justice of Upper Canada

occasion, but frail as was its substance, it was rendered exceedingly comfortable and soon became a distinguished for the social and urbane hospitality of its vererated and gracious host, as for the peculiarity of its structure.

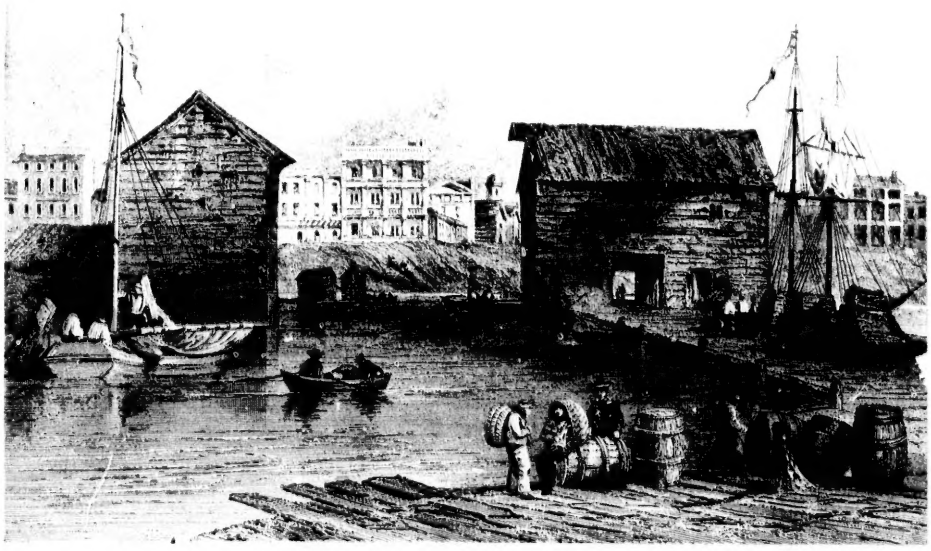
Governor Simcoe stayed but a few days on this his first visit, reaching Niagara on the 13th. His decision had been made, subject, no doubt, to the receipt of a favorable report from Bouchette. He also decided without delay that the future town should bear the name of York, in honour of the Duke of that name; and in a letter written to General Sir Alured Clark, then at Quebec, on the 31st of the same month, he mentions that the change of name has been effected.

Little time was lost before the removal began to be carried out. In July, detachments of the Niagara garrison were sent across to the new post, the last division accompanied by Simcoe himself. He brought over with him a fair-sized canvas house, which had been the property of the celebrated Captain Cook, and which, when offered for sale in London, had been purchased by Simcoe as suitable to the semi-pioneer life in which he was about to enter. It was erected immediately west of the site of the present Parliament Buildings; and although a structure of such frail material appears to us eminently unsuitable for the rigour of our Canadian climate, to a man of the sturdy soldier-like quality of Upper Canada's first Governor, it was no doubt, sufficiently comfortable.

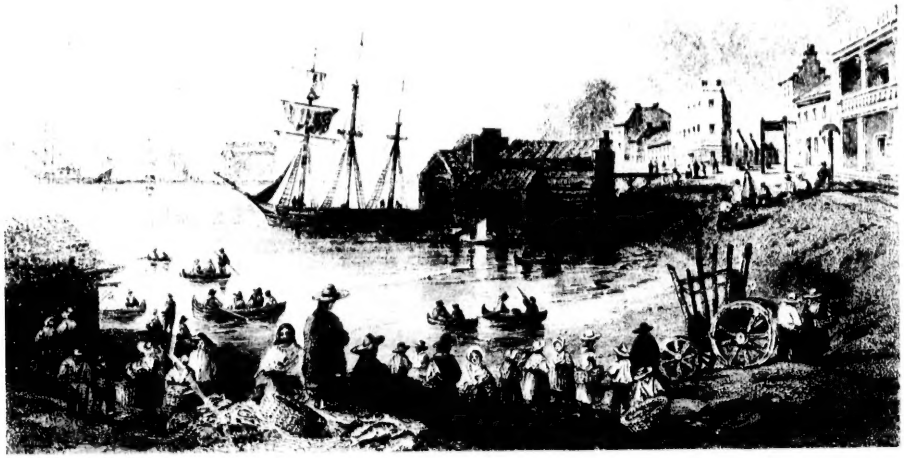
With the arrival of Simcoe building operations began, and the rude wigwams of the Indian hamlet were rapidly displaced by the log-hewn dwellings of the English settlers.

On the 27th of August the first public celebration was carried out in the little town, in the form of a Royal Salute of twenty-one guns fired at noon in honour of the victory of H.R.H. the Duke of York over the French armies in Holland, news of which had just been received. On the following Saturday (31st August), the Executive Council met at York, chiefly to inspect the place and decide what land was to be reserved for Crown purposes. Their deliberations lasted six days, after which the Governor paid Newark a short visit, returning again to his new capital before the winter set in; a large detachment of the Queen's Rangers was also sent over.

During the next year or two the project of establishing the capital of the Province on the Thames was still maintained, and the work of settlement at York was pushed forward chiefly on the ground of its being the most eligible place for the naval and military centre of the Province, Simcoe having a rather poor opinion of Kingston in this respect. He repeatedly urged the Home Government to authorize the erection of a citadel or regular system of fortifications at York, but economy was the order of the day, and log buildings and palisades alone were put up.



A TORONTO WHARF.
From a print of 1840.



THE FISH-MARKET, TORONTO.
From a print of 1840

From this period up to 1813 York made good progress, considering its comparatively distant and isolated position, and the lack of good communication with the eastern and more accessible settlements. In the fall of 1794 Simcoe reported to the Lords of Trade that some 70 families were settling in the vicinity. During his entire regime, he maintained that London, on the Thames, was the proper place for the civil capital of the Province; and when early in 1796 he reports having notified the local officials that York is to be for the present the seat of government, he adds that when the capital is transferred to its *proper* site on the Thames, the buildings and ground at York can be disposed of to advantage.

On General Simcoe's retirement in 1796, Hon. Peter Russell took over the government of the Province, and, writing from Niagara in August, states that as York is to be the "temporary" seat of government he proposes removing there with his officials as soon as accommodation can be obtained. He does not seem to have had a very exalted opinion of the new capital, for in despatches he emphasizes how far it lies out of the regular course of travel between Kingston and Newark, and the utter lack of accommodation existing in the place for the courts; with no gaol, poor roads, and the absence of good artificers to erect the necessary public buildings. For all work in and about the settlement, he was dependent on the men of the Queen's Rangers. In May, 1797, the removal from Niagara was still a matter of doubt, but the question was definitely decided soon after this, and the Legislature met at York for the first time in June.

From the pen of D. W. Smith, Surveyor-General of the Province, we have a description of the town about this period. He says:

York, which is at present the seat of government of Upper Canada, lies in about 43 degrees and 35 minutes north latitude, and is most beautifully situated within an excellent harbour of the same name, made by a long peninsula, which embraces a basin of water sufficiently large to contain a considerable fleet. It has this advantage over the other ports on lake Ontario, the vessels may ride safely at its entrance during the winter.

On the extremety of the peninsula, which is called Gibraltar Point, are commodious stores and block-houses, which command the entrance to the harbour; on the mainland, opposite to the Point, is the garrison, situated on a point made by the harbour and a small rivulet, which being improved by sluices, affords an easy access for boats to go up to the stores; the barracks, being built on a knoll, are well situated for health, and command a delightful prospect of the lake to the west, and of the harbour to the east. The government house, which is not yet finished, is about two miles above the garrison, near the head of the harbour, and the town is increasing very rapidly. The front of the city, as now laid out, is a mile and a half in length; several handsome squares are projected, particularly one open to the harbour. The river Don empties itself into the harbour a little above the town, running through a marsh, which when drained will afford beautiful and fertile meadows; this this has already been effected, in a small degree, which will no doubt encourage further attempts. The long beach or peninsula, which afford a most delightful ride, is considered so healthy by the Indians, that they resort to it, whenever indisposed; and so soon as the bridge over the Don is finished, it will of course be generally resorted to, not only for pleasure, but as the most convenient road to the heights of Scarborough.

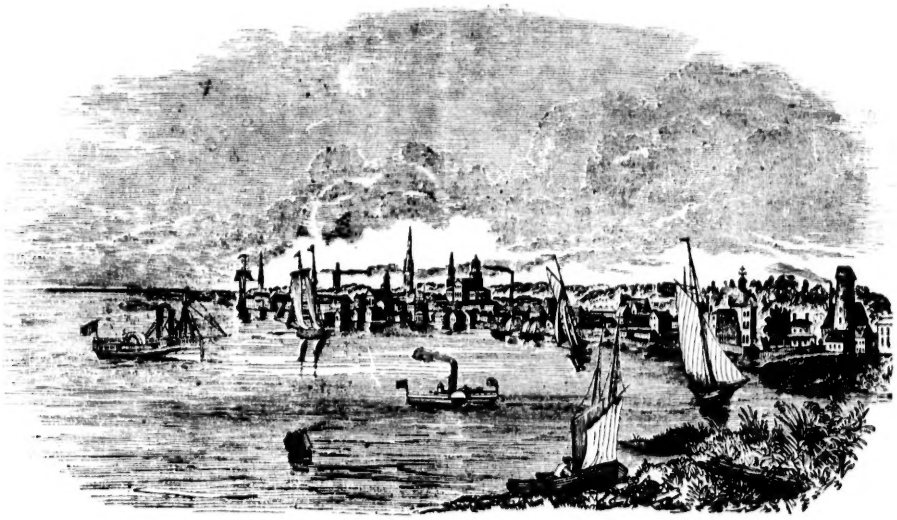
The ground which has been prepared for the Government House is situated between the city and the river Don, in a beautiful spot and its vicinity well suited for gardens and a park. The oaks are large, the soil excellent, and watered by various streams; the harbour is well calculated for ship building, and launching of vessels. The Yonge-street or military way, leading to Lake Simcoe, and from thence to Gloucester on Lake Huron commences in the rear of the city. This great communication has been opened to Gwillimbury, 32 miles; and must be the great channel to the north-west, as it is considerably shorter than the circuitous route by the straits of Niagara and Detroit. Farm lots of 200 acres are laid out on each side of Yonge-street, having a width of a quarter of a mile each, on the street: in general the land is excellent, and fit for every purpose of husbandry.

The town, like most Canadian settlements that have expanded into cities, began at a spot far east of the present centre of its busy life, and gradually grew towards the west. The erection of the legislative buildings was one of the most notable events of these early days. Work commenced in 1795, but it was a long time before they were completed, owing to (as we have seen) the lack of workmen. The buildings consisted of two detached wooden structures, each 25x40 feet, and intended to be wings to a larger connecting centre structure to be 100 feet long. They were opened with much pomp and ceremony in June, 1797, by Russell, at the beginning of the session of that year.

Not the least of the measures inaugurated during the early years of the town was the establishment of a public market. This essential feature of civic life was laid out by Governor Hunter in 1803, on the site of the present St. Lawrence market. It was originally called Market Square, and was an open area, twenty-four feet wide by thirty-six long, running north and south. In 1823 a well was dug in the King-street front, and the place became the meeting place of half the townsfolk, and the *locale* of much gossip as well as of close bargaining.

In 1805, a certain Barrister-at-law, called D'Arcy Boulton, published in London a quarto volume, entitled, "Sketch of His Majesty's Province of Upper Canada," from which one might expect a fairly good account of York at that period. It is, however, almost identical with that by Smith, above quoted, and has evidently been taken bodily from the earlier work. From the pen of George Heriot, Deputy Post-Master General of British North America, we have a more original account; his book was published in 1807. He says of York:

A long and narrow peninsula, distinguished by the appellation of Gibraltar Point, forms, and embraces this harbour, securing it from the storms of the lake, and rendering it the safest of any, around the coast of that sea of fresh waters. Stores and block-houses are constructed near the extremity of this point. A spot called the Garrison, stands on a bank of the main land opposite to the point, and consists only of a wooden block-house and some small cottages of the same materials, little superior to temporary huts. The house in which the Lieutenant-Governor resides, is likewise formed of wood, and in the figure of a half square, of one story in height, with galleries in the centre. It is sufficiently commodious for the present state of the province, and is erected upon a bank of the lake near the

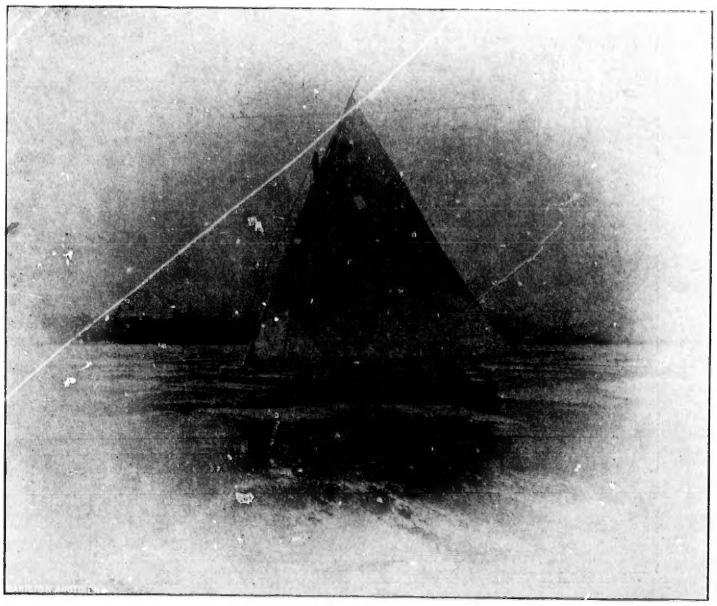


VIEW OF TORONTO IN 1856.

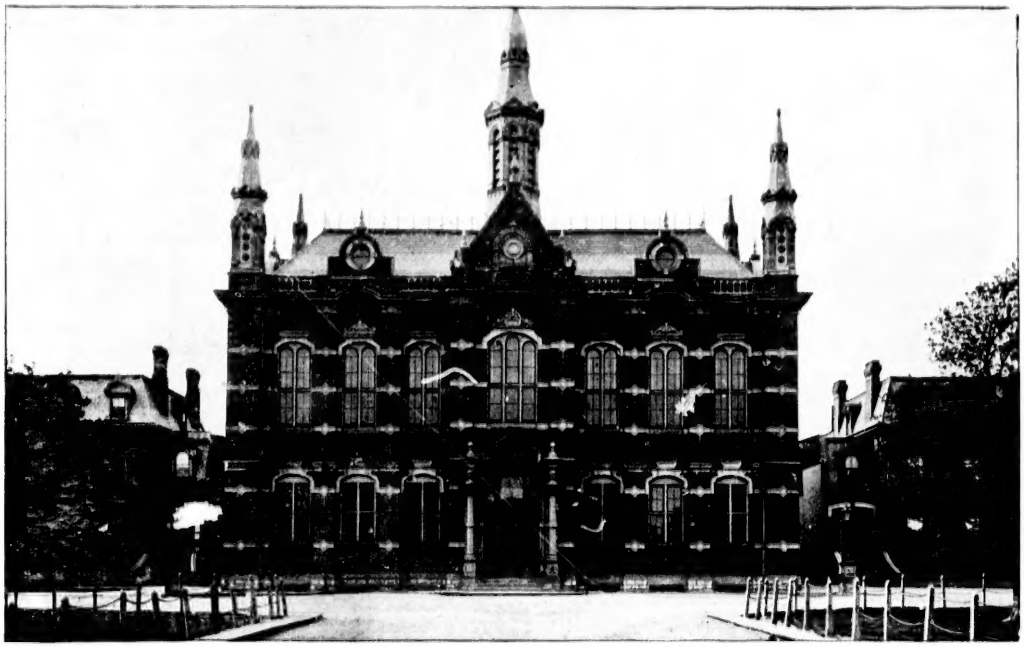
mouth of Toronto Bay. The town, according to the plan, projected to extend to a mile and a half in length, from the bottom of the harbour along its banks. Many houses are already completed, some of which display a considerable degree of taste. The advancement of this place to its present condition has been effected within the lapse of six or seven years, and persons who have formally travelled in this part of the country, are impressed with sentiments of wonder on beholding a town which may be termed handsome, reared as it by enchantment in the midst of a wilderness. Two buildings of brick at the eastern extremity of the town, which were designed as wings to a centre, are occupied as chambers for the upper and lower house of Assembly. The scene from this part of the basin is agreeable and diversified; a block house situated upon a wooden bank, forms the nearest object; part of the town, points of land clothed with spreading oak trees, gradually receding from the eye, one behind another, until terminated by the buildings of the garrison and the spot on which the Governor's residence is placed, compose the objects on the right. The left side of the view comprehends the long peninsula which encloses this sheet of water, beautiful on account of its placidity and rotundity of form; the distant lake, which appears bounded only by the sky, terminates the whole. A rivulet called the Don, runs in the vicinity of the town, and there are likewise other springs by which this settlement is watered.

We have seen that Simcoe repeatedly urged that substantial fortifications and batteries should be erected for the defence of the harbour and town, and that his applications were unsuccessful. Even when the political air was slowly thickening with the mutterings of a coming conflict with the United States, and when ample time existed for the erection of defensive works, practically nothing was done for the protection of the Provincial capital. At the outbreak of the war the original log buildings, poor even in their best days, had fallen into partial decay; and the town was guarded only by a couple of improvised field works, mounting in all three French 24 pounders captured in 1760, and still confidently supposed to be of use. On the stocks was an unfinished ship of war, begun in 1812, but never carried to completion. The unhappy genius of Sir George Prevost seemed to paralyze the energy of the country, and his fatuous policy of trusting in chances and in the benignity of the enemy left everything open to attack. And the attack was not slow to coming. Major-General Sheaffe, the officer in command of the little garrison, felt the imminence of an assault, and posted vedettes on Scarborough Heights to fire guns if a hostile fleet were sighted; and late in the evening of the 28th April, 1813, the first sound of the alarm was heard. An American squadron of 16 vessels conveying 2500 troops had left Sackett's Harbour three days before, and now loomed up before the little town. Of its operations there, Col. Coffin has given us an admirable summary. He says:—

York in itself was incapable of defence. All the troops in Western Canada would have been insufficient to protect it. The regular garrison, if it can be so termed, consisted of a company of Glengarries and 50 men of the Royal Newfoundland regiment, apart from the militia. This force had been augmented accidentally, as has been before said, by two companies of the King's Regiment under Captain McNeil. Sheaffe's first duty as a soldier, and as a general, looking to the defence of his military command, was, to abandon a place never intended to have been defended, and to preserve his force for the protection of the country. The capture of this detachment, at this time, would have been an irretrievable loss, and, in its effects, fatal to the Province.



ICE-BOATING, TORONTO BAY.



OLD BUILDINGS OF THE UPPER CANADA COLLEGE, KING STREET.

NEW BUILDINGS OF THE UPPER CANADA COLLEGE, DEER PARK.

AN HISTORIC EDUCATIONAL CENTRE.

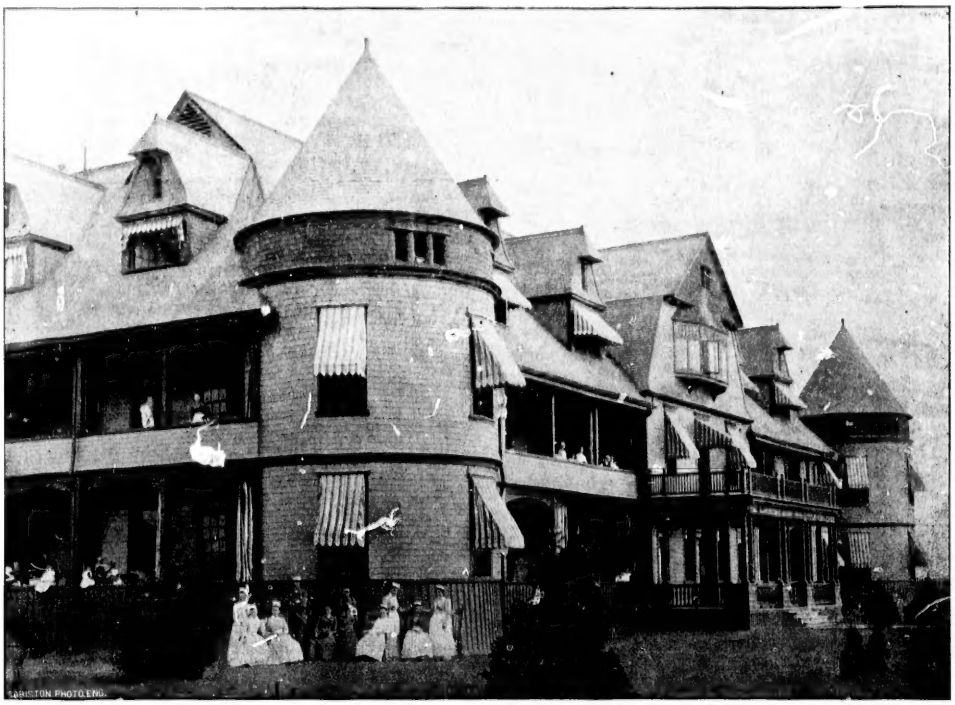
His first duty, therefore, was, to destroy all public property which would otherwise benefit the enemy, and to fall back on either Kingston or Niagara. The direction of this movement depended on the developments of the enemy. If they had landed on this side of the Don, he would have retired on Burlington's Heights. They assailed him on the west, and he withdrew towards Kingston. General Armstrong, the American Secretary at war, wrote to General Dearborn, privately, from Washington, 13th May, 1813. "We cannot doubt but that in all cases in which a British commander is constituted to act defensively, his policy will be that adopted by Sheaffe, to prefer the preservation of his troops to that of his post, and thus carrying off the kernel, leave us only the shell." If York had been left defenceless and unprotected; if a ship of war in the hands of the shipwright had been recklessly exposed to destruction, the fault was not with Sheaffe, nor with his direct superior Sir George Prevost, as charged by Veritas, but with the authorities in England who trifled with the emergency until too late, and then spent treasures in life and money to repair an irremovable error.

They had fallen to the southwest as far as the eastern extremity of Humber Bay, ere the ships of war rounded to, and brought their heavy broadsides to bear on the shore. Sail was rapidly taken in, the boats assembled under cover of the vessels, men promptly embarked and the stalwart rowers—the best seamen in the American service—bent ready to the oar.

By this time, McNeil, assured of the point of descent, had brought his men down the shore road, and had drawn them up in line, right in front of the American batteries, and at half cannon shot from the muzzle of the guns. It was a dauntless, but desperate expedient, "c'etait bien magnifique, mais ce n'etait pas la guerre." The first American broadside swept the men down like grass before the scythe. Under cover of their broadsides, amid the din and smoke, the American boat's crew dashed to the shore.

The disembarkation was well handled. So soon as the keel touched ground, the riflemen under Forsyth, sore with recollections of Ogdensburg, were overboard, in the water, up the bank, down among the bushes, into the fire, except

General Pike, on his part, had pushed forward, feeling his way through the bush, and fighting with an enemy who defended every tree. His advance was slow but steady. At about 2 p.m. he emerged from the forest in the rear of the old French Fort and insignificant harbor defences. The fleet having effected the disembarkation weighed anchor and stood up into the harbor itself. The simplicity of this operation proves all practical defence to have been impossible, and that any more protracted resistance would have doomed the town. The American troops pushed on and soon enveloped the fort. It contained at this time within its enceinte the government or "King's House," some public offices, the usual complement of barracks and store houses, and a powder magazine, built into the bank on the lake shore. This must have been a recent structure, as Brock, in 1811, complained that "the only powder magazine was a small wooden shed only sixty yards from the King's House." For safety's sake this dangerous appendage had been removed to a strong stone building constructed on the water front of the Fort.



THE LAKESIDE HOME FOR LITTLE CHILDREN, TORONTO ISLAND.

On the first alarm, Sheaffe had got his men in hand, and awaited what the morning should bring forth. At early dawn, the American squadron was seen bearing down on Gibraltar Point, and the western flank of the town. The plan of attack was at once disclosed. The mouth of the harbor was the threatened point. While the ships of war engaged the three mutilated guns, an overwhelming force would be thrown ashore, and all retreat to the west would be cut off. Sheaffe thereupon, detached the best part of his force to keep the enemy at bay, to check the advance, to afford time for the destruction of public property, and to cover his slow retreat to Kingston. Captain McNeil at the head of the two companies of the 8th, was ordered in this service, about 200 militia rallied on the flanks of the regulars, and Colonel Givens with a small body of Indians, always notable in the war, already occupied the woods on the west side of the town, skirmishing to ascertain the precise place of landing.

An eyewitness has described the scene. The American fleet, in beautiful order, bore down before a fresh breeze which carried them beyond the intended point of disembarkation.

where the rapid puffs of white smoke bespoke their fatal presence. The boats backed off instantaneously, and returned for reinforcements. McNeil himself and the greater part of his brave grenadiers had been killed by the first cannonade; the remnant, scattered and shattered, fell back from before the lashing fire, and the American rifles, always desperately resisted, held their own. A bitter, skirmishing fight ensued among the trees. But the eager reinforcements hurried to the shore. General Pike of the American Army, an officer of repute, landed in the rear of the riflemen at the head of a division at least 1,000 strong, and the torn relics of the British detachment,—the *reliquiæ Danaum*, slowly fell back upon the town.

Meanwhile, Sheaffe had collected his stores, despatched his convoys, and ordered his retreat upon Kingston. The light company of the King's regiment, an additional reinforcement for Niagara, was rapidly approaching from that direction, and afforded opportune support. The ship and the dockyard and a large quantity of marine stores were destroyed, much removed; the residue, for the most part indestructible in material, fell finally into the hands of the enemy.

The Americans swarmed into the works, fiery with fighting, and flushed with success, when suddenly,—with the crash and concussion of an earthquake,—the powder magazine exploded at their feet, spreading havoc through their ranks. Of the assailants, 250 were instantly killed or wounded, of the defenders many perished.

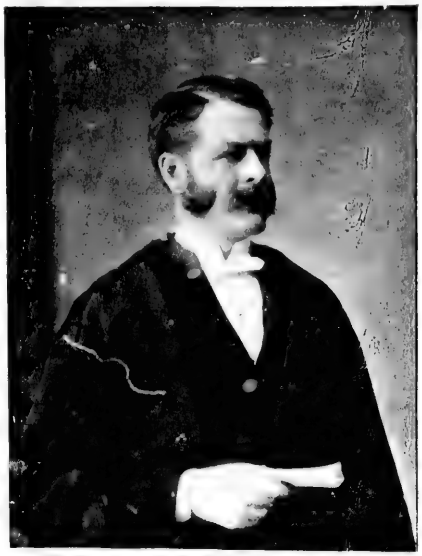
Pike had pushed on to the front and was in the act of questioning a militia soldier, one Joseph Shepherd, whose family still reside in the township of York, when with a flash and eddying smoke the infernal blast swept through the air. A heavy mass of stone struck the general down. In like manner, Shepherd was crushed at his side, and was borne off in the arms of his relative and fellow soldier, Joseph Dennis, of Buttonwood, Weston. The gallant general and more humble soldier, both died of the injuries received, within a few hours, victims alike in the cause of their respective countries.

The contest itself was stayed by this catastrophe; it had endured for eight hours. The surviving troops had withdrawn well covered, and unmolested by the enemy; all that could be done had been done, and York capitulated through the local officers of militia. What remained of the public

[illegible] was surrendered, two hundred and sixty four militia men laid down their arms. Sheaffe lost [illegible] of the regulars 62 killed, 72 wounded; one wounded officer and one sergeant killed, and [illegible] of the artillery prisoners of war; and fell back deliberately and without [illegible] upon Kingston. Such are the facts, [illegible] to the judgment of every intelligent man, [illegible]

It is painful [illegible] American army [illegible] fully placed its success, and perpetrated acts [illegible] at a later period, and in [illegible] retaliation.

The details [illegible] more effectively, [illegible] vigorous language [illegible] the Rev. Dr. Strachan, D.D., now the venerable Bishop of Toronto, who [illegible] addressed to Honor. Johnson, Esq., [illegible] President of the United States of America, [illegible] 5th January, 1815, [illegible] Honor. Sir:—In April 1813, the public buildings of York, [illegible] Upper Canada were burnt by the troops of the United States, contrary to [illegible] two elegant buildings, [illegible] of the Legislature and Courts of Justice, the Library, and all the papers and records belonging [illegible] were consumed; at the same time the [illegible] was robbed and the Library totally collected [illegible] Canada, which was generally [illegible] was [illegible] of this last [illegible] that [illegible] are totally [illegible] with them [illegible] were [illegible] The private property was plundered [illegible]



HON. G. A. KIRKPATRICK Lieut. Governor of Ontario.

LIGHTHOUSE ON TORONTO ISLAND.

[illegible] at York [illegible] at Washington [illegible] at York.

The destruction of the public buildings, though apparently a severe blow, proved a decided gain to York. With its usual liberality, the Imperial Government granted a sufficient sum to rebuild the House of Parliament and the other structures that had been destroyed in a far more substantial and tasteful manner. A large garrison was maintained, and the lavish expenditure of public money aided greatly in increasing the prosperity of the town. The new legislative halls were commenced in 1818, and completed in 1820. They were erected on a site where Berkeley street now intersects King, and consisted of a long, plain, but substantial brick structure, affording ample room for all legislative and judicial purposes. They were accidentally destroyed by fire on the night of the 30th December, 1824.

Bouchette, who surveyed the harbour in 1792, published in 1832 an excellent work called "An account of the British Dominions in North America," which has become a classic on the subject. Of York he gives the following description, the result of a visit made probably a few years before the publication of the book referred to.

The town of York, the infant capital of Upper Canada, [illegible] highly well situated in the township of the same name, on the north side of an excellent harbour. From a military point of view [illegible] extremely vulnerable, yet, if judiciously fortified and competent works thrown up [illegible] on shore in front, it might be capable of [illegible] from the lake. It is very regularly laid out, with the streets running at right [illegible] promises to become a very handsome town. The [illegible] marked out for it, extends about a mile and [illegible] long; but at present, the number of houses [illegible] not greatly exceed four hundred and fifty, the greater [illegible] of which are built of wood, but there are, however, many excellent [illegible] brick and stone, and most of the [illegible] dwelling houses annually added to the town are of the latter description. The public edifices are a government house, [illegible] for the provincial parliament, a church, a court house, and a gaol, with numerous stores and stables, for the various purposes of government.

ST. ALBAN'S CATHEDRAL.
Now in course of erection.

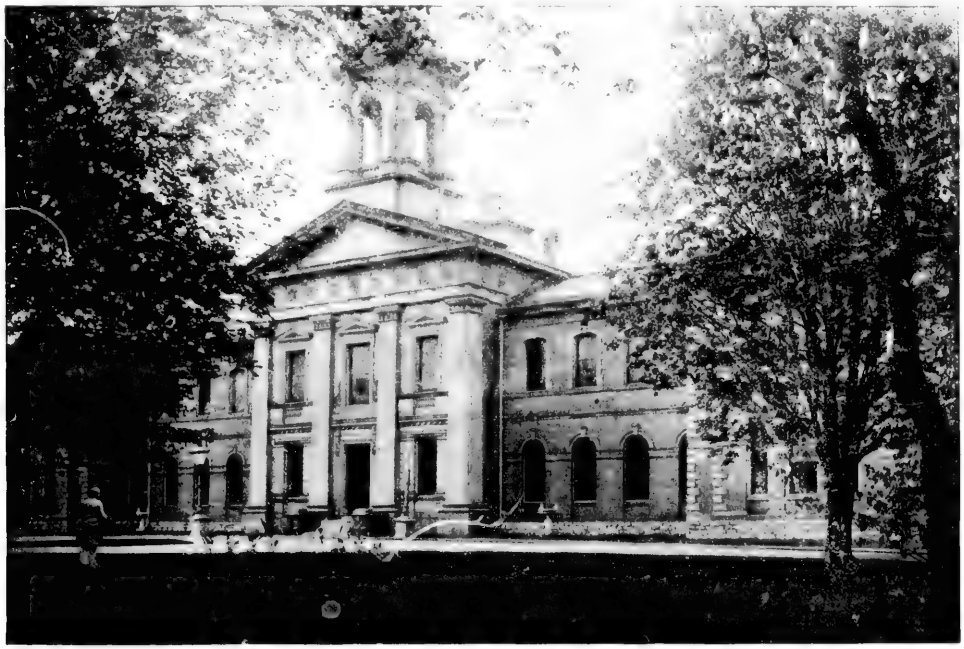
The new college stands immediately opposite the government house, and comprises five neat brick buildings of two stories high. The centre building, appropriated exclusively to collegiate instruction, is eighty two feet in length, eighty five in depth, and surmounted by an elegant ornamental dome. The buildings forming its wings are respectively forty five feet square, and are [illegible] of the principals, professors and masters of the college. The Lieutenant Governor of the Province [illegible] office, the visitor; the principal is the Rev. J. H. H[illegible] D.D., late fellow of Clare Hall, Cambridge; [illegible] cipal, the Rev. J. Phillips, D.D., of Queen's College, Cambridge. The avowed course of studies pursued [illegible] the classics, mathematics, English composition [illegible] writing and arithmetic, geography and [illegible] appears that pupils are not allowed to commence their [illegible] to a part of the system laid down, to the exclusion of [illegible] the subjects which it embraces. S[illegible] peculiarly interesting in a new country, and have [illegible] among the desiderata of the province; they are [illegible] time, a pledge that intellectual cultivation will [illegible]

for about six miles, and terminating in a curved point nearly opposite the garrison; thus enclosing a beautiful basin about a mile and a half in diameter, capable of containing a great number of vessels, and at the entrance of which, ships may lie with safety during the winter. The formation of the peninsula itself is extraordinary, being a narrow slip of land, in several places not more than sixty yards in breadth, but widening towards its extremity to nearly a mile; it is principally a bank of sand, slightly overgrown with grass; the widest part is very curiously interspersed by many large ponds, that are the continual resort of great quantities of wild fowl; a few trees scattered upon it greatly increase the singularity of its appearance; it lies so low that the wide expanse of Lake Ontario is seen over it; the termination of the peninsula is called Gibraltar Point, where a block house has been erected. A lighthouse, at the western extremity of the beach, has rendered the access to the harbour safely practicable by night. The eastern part of the harbour is bounded by an extensive marsh, through part of which, the river Don runs before it discharges itself into the basin. No place in either province has

captured by the American army on the 27th April 1813. They held it however, only a few days; but in that time the government house and all the public buildings and stores were burnt, after removing so much of their contents as could be conveniently carried off.

Parliament had met immediately after the war, in 1816, and effected legislation that has since had a marked effect on the prosperity of the province. The public school system was inaugurated, the then large sum of £1000 a year being appropriated to assist in paying teachers' salaries and obtaining books; £800 was also voted for the purchase of a library for the use of members of the legislature.

York grew steadily in importance and wealth as the years went on, and gradually but surely assumed the central and controlling position in provincial affairs, military and naval interest



NORMAL SCHOOL.

hand with local improvements, and that whilst the industrious agriculturist and the enterprising trader are prosecuting their various meritorious pursuits and speculations, the youth of the colony will be receiving the benefits of collegiate education, the stepping stone to eminence in the learned professions, and an advantage no less valuable to the philosopher, and the gentleman.

The new parliament house, the emigrant's asylum, the law society hall, the Scots kirk, and a baptist chapel are also conspicuous in the list of the recent improvements of the town, and are evidences of much public spirit and prosperity.

The garrison is situated to the westward of the town, at a mile distance. It consists of barracks for the troops usually stationed here; a residence for the commanding officer, now most frequently occupied by the lieutenant-governor of the province; a battery and two block-houses, which together protect the entrance of the harbour. The space between the garrison and the town is wholly reserved for the use of the government.

The harbour of York is nearly circular, and formed by a very narrow peninsula, stretching from the western extremity of the township of Scarborough, in an oblique direction,

made so rapid a progress as York. In the year 1793, the spot on which it stands presented only one solitary Indian wigwam; in the ensuing spring the ground for the future metropolis of Upper Canada was fixed upon, and the buildings commenced under the immediate superintendence of the late General Simcoe, then lieutenant governor, who liberal and enlarged plans of improvement have materially advanced the welfare and prosperity of the province. In the space of five or six years it became a respectable place, and rapidly increased to its present importance: it now contains a population of four thousand souls.

The parliament of the province annually holds its sitting here, as do all the courts of justice. Considerable advances have also been made in the commerce, general opulence, and consequent amelioration of its society. Being the residence of the chief officers of government, both civil and military, many of the conveniences and comforts of polished life are to be met with. Several newspapers are there printed weekly. The lands of the adjacent townships for several miles round are in a high state of cultivation, so that the market of the town is always well supplied. The pressure of the late war has been considerably felt here, as it was

alone excepted.

During the period which ended with the replacement of the town of York by the City of Toronto, political questions dominated all others, and the events which culminated in the rebellion of '37 were being evolved. In those days of personal preferment and lack of system or qualifying test in Civil Service appointments, Crown offices were naturally filled by friends and favourites of the dominant faction, as was the universal rule at that period. Abuses crept in, and chiefly by this persistent energy of a few agitators, public feeling was aroused on the subject, and a division of the population into two distinct parties resulted. A bitter feud followed one that was maintained up to the stirring period of '37 and '38, and which had no small share in bringing about the armed

THE MERCER REFORMATORY.

THE ESPLANADE, LOOKING WEST FROM UNION STATION.

OLD ST. ANDREW'S, KING-STREET.

rising in the Upper Province. Into the merits and demerits of the two factions we do not propose now to enter; but it may be pointed out that an excellent field here exists for the historian, as what has been written on the subject is almost exclusively one-sided and immoderately partial to the democratic party. Justice has never yet been done to that important section of the community known as the Family Compact, nor have th[illegible]ts been criticized in the light of the t[illegible] of the country; on the contrary, the v[illegible]de denunciation of their methods and acts which has been so long in fashion, apparently proceeds from the lack of properly judging the difficulties with which government at that time was carried on, and the uncultivated and uneducated condition of the great majority of the people.

Robert Gourlay had taken a prominent part in arousing agitation throughout the province, and at a later date found an able lieutenant in the person of William Lyon Mackenzie. The story of their persistent attacks on the government and governor has been often told. It will be sufficient here to say that Mackenzie began in 1824 the publication of a newspaper, the *Colonial Advocate*, to give expression to his views. It was a personal and rather offensive sheet, and after an especially violent diatribe, the young men of York met together, one night, proceeded to Mackenzie's printing office, and threw its entire contents into the lake. This was a shower of great good fortune for the agitator, who received £600 compensation for the damage; he enlarged his paper, increased its circulation, and by posing as a martyr obtained many new adherents. He was five times returned to the House of Assembly and four times expelled.

The agitation came to a head in December, 1837, an armed party of rebels mustering near the city on the fourth of that month, and after a skirmish, threatening the town until the seventh, when they were put to rout by a body of militia from the Gore district. Mackenzie fled, several of the more prominent rebels were hanged, the loyal militia was mustered and several regiments were embodied for active service. The rebellious faction, assisted by hordes of banditti from the States, kept up the agitation for some time; but beyond a few raids from across the frontier into British territory and the murder of a few British subjects whose deaths were amply avenged nothing serious resulted from the armed rising.

Many changes in social and civic life had taken place during these years of political strife. Sir Peregine Maitland, a nobleman of high social standing and well deserved military reputation arrived in York, as Governor of Upper Canada, in 1818, and under his *régime* and that of his successor Sir John Colborne (of Peninsular and Waterloo fame), many impor-

ant measures were inaugurated. The commencement of the Welland canal the formation of the Canada Company the opening of the most famous school in Canada, Upper Canada College Osgoode Hall the tubular bridge over the Don the new parish church of St. James' these are a few of the more important undertakings of this period. The most noteworthy of all, in one sense, was, however, the transition of the town of York into the city of Toronto. This occurred in 1834, and from that date the history of the city really commences. The population had by this time reached a very respectable figure; considerable manufacturing was carried on and business generally was rapidly expanding. The unsatisfactory condition of the municipal government brought to the front the question of incorporation; and although some opposition was shown by the Reform party, it was carried, and in February, 1834, a Bill covering the proposed measure was introduced into the Assembly by the local member, and duly passed; it received the Royal assent on the 6th of March. The act provided that the place should be called the City of Toronto, and should be divided into wards, each of which should elect two aldermen and two councilmen as representatives to the City Council; the Mayor to be elected by said representatives.

On the 27th of same month the first civic election was held, resulting as follows:

ST. ANDREW'S WARD.

Aldermen.	*Councilmen*
Dr. Thomas D. Morrison.	John Armstrong.
John Harper.	John Doel.

ST. GEORGE'S WARD.

Aldermen.	*Councilmen*
Thos. Carfrae, jr.,	John Craig,
Edward Wright.	George Gurnett

ST. PATRICK'S WARD.

Aldermen.	*Councilmen*
Dr. John Rolph,	Joseph Turton.
Geo. T. Denison, sr.	James Trotter.

ST. DAVID'S WARD.

Aldermen.	*Councilmen.*
Wm. Lyon Mackenzie,	Franklin Jakes,
James Lesslie.	Colin Drummond.

ST. LAWRENCE WARD.

Aldermen.	*Councilmen.*
George Munro,	Wm. Arthurs,
George Duggan.	Lardner Bostwick.

The Reformers were in the decided majority, so far as the political complexion of the new council was concerned, and carried their triumph to still greater lengths by electing William Lyon Mackenzie as Mayor a singularly unwise act, considering the estimation in which Mr. Mackenzie was held by the entire Conservative body, and an act which served to keep alive and intensify party spirit.

The population of the new city was 9,254, divided as follows:

St. George's Ward	718
St. Patrick's "	1,472
St. Andrew's "	1,748
St. David's "	3,394
St. Lawrence "	1,922
Total	9,254

The above does not include the military stationed here, persons confined in gaol, transient persons, or immigrants.

Of the appearance of Toronto, at this time, a visitor writes:

The city of Toronto, the Capital of Upper Canada, has so rapidly improved since I saw it first, on the fourth of June, 1833, that, judging of the future from the past, it is scarcely possible to conjecture what advance it may yet make. It is very prettily situated within an excellent harbour of an eliptical form, comprising an area of eight or nine square miles, made by a long peninsula, on which a large hotel has been erected; and at its extremity is a large light house as a direction to the entrance of the Bay. It is a semi circular strip of land, of a sandy nature, resembling that between Burlington Bay and Lake Ontario, and like it, has some trees of a stunted growth upon it. The Bay is about three miles in diameter, and at the east end of the city a bridge is erected over the River Don, which empties itself into this Bay. There is a large wind mill erected here. From the old French Fort over the River Don, a distance of at least three miles, this city extends, containing some spacious and handsome edifices. The Parliament Houses and the Government Buildings are large and well built, but not by means distinguished for their elegance. The Legislative Council Chamber is a splendid room, superbly decorated; the royal arms, the throne, the speaker's chair, are gorgeous in the extreme. As the room is an ornament to the City of Toronto, so is it to the Province, the bulwark of the constitution, its prop, stay, and security against frantic travellers and scheming republicans. Long may it exist, the offspring of the crown, forming a separate and an entirely independent branch of the legislature, in its origin and intention, calculated to form the glorious and legitimate incitement to virtuous and patriotic action: standing alike secure from the impulse of sudden and factious movements, and the control of hasty popular excitement, and from the influence of arbitrary power. Any impartial individual who could read their splendid defence against the atrocious calamities of the late discarded and ignorant House of Assembly, would immediately perceive that the hatred of the latter could be well accounted for by that snarling envy, which hates the excellency it cannot reach.

The House of Assembly is a fine commodious chamber, neatly finished and fitted up. The Government House is an indifferent frame building, but the grounds around it are tastefully ornamented with a profusion of beautiful flowering trees and shrubs. The Hospital is a large, but heavy erection, but from the zeal and talent of the medical gentlemen who attend it, of inconceivable advantage to the country. There is in the hospital a beautiful model of the new university which is expected to be erected near the city; and the [illegible] more [illegible] Twins, two children with distinct heads and trunks, and [illegible]

The Upper Canada College [illegible] building, or rather series of buildings, with fine gravelled walks and neat shrubbery [illegible] institution stands, a proud monument of the patriotic [illegible] which Sir John Colborne felt for the Province [illegible] every discouragement he received from [illegible] in establishing it, and it will doubtless remain an honour to the Province [illegible]

HOWARD'S MONUMENT, HIGH PARK.

UNIVERSITY OF TRINITY COLLEGE.

[illegible]

[illegible] Bank is a fine [illegible] Market [illegible] Mechanics [illegible] Magazines, Reviews, [illegible] The [illegible] Episcopal [illegible] persons. It is very [illegible] erior. The Catholic [illegible] building, near the Don [illegible] The Presbyterian [illegible] most respectable [illegible] Methodists have also very spacious and elegant churches; the colored inhabitants of To-

[illegible] You are [illegible] city, they are well protected and kindly used, and appear [illegible] George Barnett, Esq., are now [illegible] the health and comfort [illegible] houses. There are many [illegible] most [illegible] character. Four newspapers of unquestionable [illegible] are printed in this city, the *Courier*, *A*[illegible] [illegible] Immediately adjoining [illegible] Hall is a splendid avenue of great length and remar[illegible] y, intended as the entrance to the King's College. A fine hawthorn hedge, a great rarity in this [illegible] grounds; between it and the spacious gravel walk [illegible] on both sides, planted with [illegible] trees, the gentle waving acacia, the graceful bo[illegible] the towering catalpa, the variegated locust, the [illegible] and the elegant cypress. The private houses of [illegible] principal inhabitants of Toronto are lar[illegible] and display great taste. There is a constant inter[illegible] kept up with all parts of the Province and the [illegible] during the summer months, by steamboats, and it is a very [illegible] city, at the sitting of the Provincial Parliament, in the winter, it the sleighing is good. The literati of Toronto [illegible] an admirable literary society, presided over by the Attorney General, whose varied accomplishments and amenity of manners render him an ornament to society [illegible] specially patronized by the present Lieut. Governor, Sir F. B. Head, himself a distinguished contributor to the literature of the day. There is a plan now in contemplation and likely to be carried into effect, to light up the city with gas. The population of the City of Toronto amounts to 10,000 persons. There are many large manufactories at Toronto, specified with great accuracy in the Toronto and Home District [illegible] endar; amongst them may be mentioned a large foundry and a coach builder's. The stores are very numerous, some of the merchants in immediate connection with Sheffield, Birmingham, and the potteries in England.

The new council had plenty of useful work before it. No funds existed in the treasury, while the streets and municipal buildings were in a deplorable state. Sidewalks there were none, and one of the first steps taken was to borrow one thousand pounds—a loan obtained not without considerable difficulty—to devote to the comfort of pedestrians. Two 12 in. planks were laid longitudinally on the principal streets, and great was the public rejoicing thereat. For the other desired improvement a tax of threepence on the pound was levied and sufficient money obtained to make a substantial beginning. While the burning question of the lawfulness and expediency of this tax was being discussed at a public meeting held in front of the market, the platform (erected over a butcher's stall) from which the speakers were haranguing the crowd gave way; in falling many of the persons were killed or wounded by being impaled on the sharp hooks below; among these were Colonel Fitzgibbon, his son, Alderman Denison, and other well known names.

The cholera visited Canada this year and many deaths occured in Toronto. The city had no means of grappling with so dreadful an epidemic, and isolated personal devotion to the sick and dying was all that could be attempted. Over five hundred persons fell victims to the dreadful plague.

In the years immediately subsequent to the city's incorporation little of interest occured. Political events—to which we have already drawn attention—absorbed public interest. Mr. Mackenzie's term of civic office was short, and in 1835 he was not even elected to a seat in the council, being defeated by Robert Baldwin Sullivan, who was also appointed Mayor for that year; in 1836 he was succeeded by Thomas D. Morrison, who filled the office until 1838, when Alderman Powell reigned in his stead.

The rebellion over, a United Canada soon fo-

lowed, and the question of the place for the seat of the government of the amalgamated colonies became of chief moment; and when the decision in favour of Kingston was announced, the hopes and spirits of the people of Toronto sank to zero. It was felt that the removal of Parliament and the departmental offices, small as they at that time were, would be a crushing blow to the prosperity of the place. But the result—as in Montreal a few years later—showed such predictions of woe, to be utterly fallacious. The check to the prosperity of the city was but temporary, and effected only a small number of the tradespeople. The population had by this time (1841) grown to over 15,000, and local improvements fully in keeping with the knowledge of that day were being steadily carried out. No going or coming of government officials could check her rapid growth, and her subsequent history is one of remarkable progress.

In April, 1849, a disastrous fire broke out in [illegible] of a public-house at the corner of King and Nelson-streets, and swept over a large area of the business centre of the town before it was [illegible]. St. James' Cathedral, the City Hall and many other valuable buildings were destroyed, and the total loss considerably exceeded [illegible]. It raged the entire day, as usual at that period, the appliances for fighting the flames were of a very primitive description, and had it not been for the excellent assistance afforded by the troops in garrison a much greater degree of damage would have been sustained.

All such conflagrations, serious and appalling as they appear at the time, eventually result in a marked gain in the appearance and substantiality of a progressive city, and the [illegible] under mention formed no exception to the rule. The buildings that succeeded those destroyed were of a far nobler and more permanent type, and many of them even now appear to be excellent specimens of architectural skill. An exception to this, however, is the City Hall, still in use; an uglier and less symmetrical building could scarcely have been devised. However, its days are numbered, and Toronto will soon possess a civic head-quarters worthy her position and commercial importance.

In many respects 1849 was an eventful year. First came the great fire, then a visitation of the deadly typus fever (brought over with the Irish immigrants), then the excitement connected with the visit of Lord Elgin, and lastly the return of the peregrinating Parliament for a five years' rest in the long brick buildings on Front-street. A minor excitement was the action of a mob in a parade of the streets on the occasion of the return to the city of William Lyon Mackenzie—its one-time respected alderman and mayor—now a pardoned prodigal. His effigy was publicly burnt in front of the house where he had found shelter, and which was stoned and considerably battered. Most people were in sympathy with the feelings of the rioters, and no punishment or arrests followed. The visit of Lord Elgin—the first after his signing the infamous Rebellion Losses Bill—was also the occasion of some public tokens of displeasure; but to a far less degree than was the case in Montreal.

The following excellent description of the city at the close of the half-century, by a contemporary writer, will be of interest:

Toronto has certainly made rapid progress: we have heard an old settler say, that he has had many a day's good duck shooting in a pond formerly situated on the very spot where the cathedral now stands, or rather where it [illegible] before the fire; and even at the time of our first visit, little more than seven years ago, the town had not wholly lost all claim to the titlest "muddy York;" the side-walks were in a very dilapidated condition, some of the crossings, after wet weather, almost impassable; the papers were filled with [illegible] "spring and fall" in [illegible] common for pedestrians in wading through the [illegible] ends of their "unmentionables" into [illegible] no unusual thing to see a horse stuck [illegible] and no very heavy fog [illegible] Affairs, however, have wonderfully improved [illegible] most of the side-walks have been Irish-boxed [illegible] large number of [illegible] In 1817, the [illegible] about 1,200 inhabitants, in 1820 the number [illegible] 1077, in 1830 to 1860; in 1842 [illegible] 1,000, and in 1842 the number had risen to [illegible] 19,700 in 1850 to 25,100.

[illegible] incorporated in 1834, and returns two [illegible] to the Legislative Assembly.

[illegible] Toronto is situated is nearly level, [illegible] water's edge. The streets are [illegible] at right angles [illegible] parallel with the bank of the bay, in a direction [illegible] and being crossed by others running [illegible] west. The principal of the former are [illegible] "Adelaide" and "Queen" [illegible] the latter "Yonge," Church "Bay" and "[illegible] streets." These are situated in the most thickly [illegible] business portion of the city. The two [illegible] and the streets containing the largest [illegible] stores, are King and Yonge streets, [illegible] Queen street both start from the Don bridge, [illegible] extremity of the city; at their commencement they are very close together, but diverging as they extend [illegible] they soon leave room for two or three other streets between them. The bridge crossing the river Don was washed away by a great and sudden flood in the spring of 1850, which did considerable damage along the whole course of the Don, as well as on the borders of other streams in the country; a temporary bridge was placed over [illegible] one of a more substantial kind is now in course of erection. About a quarter of a mile west of the Don is the jail of the county and city, and adjoining it a large open space where the cattle fairs and agricultural shows are usually held.

A little eastward of the centre of the city are situated the market buildings and City Hall. The old City Hall was a [illegible] old fashioned pile of red brick buildings, the front of which was in King St.; a few years since the "new City Hall" was erected, of white bricks, opposite the market square, and running down towards the bay.

OSGOODE HALL.

WYCLIFFE COLLEGE.

This is a very strange-looking building, and is unfortunate for the reputation of the architect employed that he did not leave the Province before he completed the design instead of afterwards. The old city buildings were destroyed, or partially so, in the great fire, and a magnificent pile of buildings has been erected in their place, called the St. "Lawrence Hall" and "St. Lawrence buildings." We find a list of twenty-one churches in the last Toronto directory; these are four Episcopal, one Presbyterian in connection with the Church of Scotland, one Presbyterian Church of Canada, four Wesleyan Methodist, one Catholic Apostolic, two Baptist, one Disciples, and two Roman Catholic. There may be other buildings that we have no account of; St. James Church or the "Cathedral" (Episcopal) was destroyed in the great fire, and a new building, as are also the Church of the Holy Trinity, and the Roman Catholic Cathedral. The former was erected with five thousand pounds sent by some liberal person from England, on condition that the whole of the seats should be free.

The other buildings of note are the Parliament Buildings and Government House, the University and Upper Canada College, Osgoode Hall, the Banks, Custom House, Lunatic Asylum, etc. The Parliament Buildings and Government House, which were formerly occupied by the Lieutenant-Governor, the Government offices and the legislators of Upper Canada, had, since the union, been devoted to other purposes. On the removal of the seat of government from Montreal they were overhauled, put in repair, and assumed a portion of their ancient dignity.

Toronto University (or King's College) received a grant of 225,944 acres of land, and Upper Canada College a grant of 63,642 acres; they are therefore well endowed.

Osgoode Hall, more generally known as "Lawyer's Hall," is a handsome building standing some distance back from the street with a spacious lawn in front. By an agreement with the government, the society furnishes the superior courts with suitable accommodation forever, for the sum of 6,000 dollars currency. Osgoode Hall contains a good law library. There are at present 820 names entered on the student's roll of the society, of which number 542 have been admitted barristers. Some years ago, when we first arrived in Toronto, we were taking an evening's stroll, exploring the highways and byways of the Queen City, when in the course of our perambulations we suddenly came in front of a large, low pile of building which we had not previously seen. Desirous of knowing the name of so formidable a looking building (for those days), and the uses to which it was applied, we waited a short time in hopes of the arrival of some person of whom we could make inquiries; at length a boy passed along the street, of whom we asked, "What building is that?" "That ere," said he, pointing to the pile with his finger, "that's Li-yers Hall." "What is it?" said we, not quite understanding him. "Li-yers Hall." "Liar's Hall, that's a queer name; what is it used for?" we asked again. "That's where the Li-yers go to study." We could gain no further information on the subject. It appeared to us rather strange that in Canada people should have to study an art, the art of lying, which in other countries is apt to come rather too naturally. On the following morning however, on asking our landlord, we ascertained that the puzzling pile was called "Lawyer's Hall," and that it was only the boy's imperfect pronunciation that converted the honorable profession into a vice. The banks are good substantial cut-stone buildings, and consist of the Upper Canada, Commercial, Montreal, and Bank of British North America. The City Bank of Montreal has also an agency, and there is a Savings Bank. Toronto also contains the Provincial Lunatic Asylum, which is a large mass of building, erected on a sufficiently large plot of ground, but situated scarcely far enough from the public road for a building of that description.

Toronto is illuminated with gas, and the inhabitants are supplied with water from the bay by means of water works. A telegraph line is established with Hamilton, Niagara, St. Catherines, and the United States; and another line is in operation to Montreal. The head emigrant office for Upper Canada is now kept here, having been removed from Kingston. There are also barracks, and a Royal Magnetic Observatory. Stages run daily to all places, east, west and north; and omnibuses convey passengers to stations at shorter distances; and steamboats leave daily during the season for Hamilton, Niagara, Queenston and Lewiston, Kingston, Rochester, and Oswego; and during the winter a boat generally runs, weather permitting, to Niagara, Queenstown and Lewiston; and during the summer season a ferry boat plies from Toronto to the island or peninsula for the recreation of the inhabitants, and occasionally there are two boats on the station.

Toronto has a Board of Trade, an Athenæum and Commercial News Room, a Society of Arts, a Mechanics' Institute, a Theatre, a Philharmonic Society, Cricket, Curling, and Bowling Clubs, a Typographical Society, a House of Industry, Schools of Medicine, and Hospitals and Dispensaries, etc.

The Educational Institutions are the University, Upper Canada College, Knox College, County of York Grammar School, Provincial Normal School, and Model School. The principal religious and charitable associations are, the Church Society, Wesleyan Methodist Dorcas Society, the object of which is to procure and make up clothing for the poor; the House of Industry, which is partly supported by an annual Parliamentary grant, and partly by voluntary contributions. The building, which has been erected at an expense of nearly eighteen hundred pounds, is capable of accomodating from sixty to eighty persons. There is also a Toronto branch of the English Female Emigration Society, the Toronto City Mission, Ladies' Bible Association, Catholic Orphan Asylum, a Temperance Reformation Society, Upper Canada Bible Society, Upper Canada Tract Society, and the Elgin Association, for improving the moral and religious condition of the colored population.

The National societies are established, and the Freemasons, Odd Fellows, and Sons and Cadets of Temperance have lodges here.

The Canada Company has an office in Toronto; and amongst the manufactories will be found founderies, tanneries, breweries, distilleries, steam grist mills, starch factories, glue factories, planing machines, soap and candle factories, paper mills, axe manufactories, rope walks and oil cloth manufactory, etc., etc. There are eight building societies, and a consumer's gas company.

On looking over an old list of market prices of the "Town of York," many years ago, we were much struck with the little variation exhibited in the prices of agricultural produce generally then from those of the present day, furnishing evi

SIR OLIVER MOWAT, K.C.M.G.
Premier of Ontario.

...ion that the improvement and cultivation of the back country has kept pace with the increase in population of the town, or in other words, that the demand and supply have been almost equally balanced at either period. The list in question is copied from a number of the Upper Canada Gazette of the end of April, 1822, and is as follows:

Beef, per lb.	0	2	at	0	4
Mutton, per lb.	0	4	"	0	5
Veal, per lb.	0	4	"	0	5
Pork, per lb.	0	2	"	0	2½
Fowls, per pair	0	0	"	1	3
Turkeys, each	0	0	"	[illegible]	0
Geese, each	0	0	"	[illegible]	0
Ducks, per pair	0	0	"	1	10
Cheese, per lb.	0	0	"	0	5
Butter, per lb.	0	0	"	0	7½
Eggs, per doz.	0	0	"	0	5
Potatoes, per bushel	0	0	"	1	3
Turnips, per bushel	0	0	"	1	0
Cabbages, per head	0	0	"	0	2
Tallow, per lb.	0	0	"	0	5
Lard, per lb.	0	0	"	0	5
Hay, per ton	0	0	"	50	0
Oats, per bushel	0	0	"	1	0
Barley, per bushel	0	0	"	2	0
Pork, per barrel	[illegible]	[illegible]	"	50	0
Firewood, per cord	0	0	"	1	0

The principal variation is in the following articles, which are very low; but the preceding might have been a plentiful year:

Wheat per bushel	2 6
Peas per bushel	1 1½
Flour per cwt.	0 3
Flour per barrel	12 6

Eight newspapers are published in Toronto, viz.: British Colonist, Christian Guardian, Church, Patriot, Examiner, Globe, Mirror, and North American.

Of these, one, the Patriot, is issued daily, bi-weekly and weekly. In addition to these the following periodicals are published in Toronto: Canadian Agriculturalist, Journal of Education, Upper Canada Jurist, Chancery Reports, and Ecclesiastical and Miscellaneous Record. During the sojourn of the government in the Upper Province, the Canada Gazette is also published in Toronto. We have omitted to mention St. Patrick's Market, situated on Queen street, and St. Andrew's Market, situated at the extreme west of the city. The former had become shabby with age, and a new building, more in unison with the improved style of architecture now adopted, is now in course of erection. The Western Market is generally considered to have been built some years before its time, as the locality in which it is situated is thinly peopled.

In the neighborhood of the city are four burying grounds; these are "Potter's Field," and the "Toronto Necropolis," both of which are open to all denominations, and St. James' Cemetery in connection with St. James Cathedral. The two latter are situated to the north of the eastern extremity of the city, and the former a little west of Yonge street. A cemetery is also attached to the Roman Catholic church in Power street.

During the next ten years the city increased considerably in population, but business was in a rather stagnant state, and the period cannot be termed one of prosperity. In fact, during 1857-8, an absolute state of general depression existed; many bankruptcies occurred, manufacturers closed down, and the temporary cessation of railway and other works threw many hundreds of men out of employment. Many families were entirely destitute; beggars swarmed in the street, and visitors carried away with them disagreeable impressions of the poverty-stricken state of the city. By degrees public works were resumed, and the applicants for charity decreased; and in 1850, matters had resumed the normal course.

In one particular, the decade was an extremely important one to the city and province, for it saw the inauguration of that widely-spread system of railways which now covers Ontario. As might have been expected, this began at the metropolis. What was afterwards known as the Northern—first called the Ontario, Simcoe and Huron Railway—had the honour of being the first, and on the 15th of October 1851, Lady Elgin turned the first sod, at a spot opposite the Parliament Buildings. The work of construction went on without interruption, and within nineteen months—on 16th May 1853—the first section of the new line, extending from Toronto to Aurora, was opened for public use, and by the 13th of June, the village of Holland's Landing was also accessible. In 1855 the whole road, from the capital to Collingwood, was opened. The same year (1855) also saw the completion of two other important lines, Toronto and Hamilton, and the Grand Trunk to Montreal; the latter—the most noteworthy of all, as linking together Canada's two greatest cities—was officially opened for traffic on the 27th of October. The Grand Trunk continued its march westerly without delay, and in the following spring reached Guelph, thus connecting that flourishing town with the provincial capital.

In the same month that saw the opening of railway communication between Montreal and Toronto, the latter once more became the seat of Government, the peregrinating Parliament moving up from Quebec, whither it had gone in 1840. Sir Edmund Head assumed the reins of power about this time, arriving in the city in November, and occupying the old Government House at the corner of King and Simcoe streets. Parliament met on the 15th of the following February, and was a rather noteworthy one—so far as Toronto was concerned—inasmuch as that the question of the permanent capital was fiercely argued, and a decision finally arrived at in favour of the city of Quebec—a decision afterward reversed by the Queen, who decided that Ottawa should be the favored spot.

A German traveller, Mr. J. G. Kohl, visited Canada about this time, and has left a very interesting series of conticisons and notes of Toronto. He says:

> We reached at last the Queen of the Lake—the boasted capital of West Canada. You see first a long narrow peninsula, stretching out for some miles from the mainland into the lake. It is occupied by trees, by a few houses and a lighthouse, and looks like an avenue stretched out into the water. This is what in the Baltic is called a *Nehrung*, a word that signifies a low ground running into the sea; and it encloses a small harbour—Toronto Harbour, in whose innermost corner lies the town, and into which you pass by a not very spacious or convenient entrance. The canoes of the Indians used to slip in and out here, and one of their principal villages lay on the site of what is now the great town. They called either the bay or the village upon it Toronto—a word signifying, place where uprooted trees drift about in the water; and the French had a small fort here where a few boatmen and the little garrison lived among the Indians. The latter were numerous when the English founded here the town of York; and there are still people in Toronto who remember the fleets of bark canoes and little skiffs, in which the Indians used to bring fish and other

THE ANGLICAN BISHOP OF TORONTO.

THE OLD PARLIAMENT BUILDINGS, TORONTO, AS THEY APPEARED WHEN COMPLETED IN [illegible]

things to sell to the inhabitants—mostly encamping on the long sandy peninsula.

But the Indians have now vanished like a morning mist, and nothing remains to recall even their memory, but the well-sounding name they invented for the locality, the sonorous Toronto.

The rapidly growing American towns seem sometimes to be ashamed of their first European names which were given them while they were still mere embryos, and which are often associated with remembrances of which the city, when it has grown rich and grand, begins to be ashamed. The town of York, for example, being at first small in its dimensions, and not remarkably clean, was generally known as "Little York," or even "Dirty Little York," and when about the year 1837, the town had acquired 10,000 inhabitants and good orderly streets, it began to desire to get rid of that very flattering appellation, and accordingly, by a special Act of the Canadian Parliament, the more honorable and agreeably sounding "Toronto" was substituted for it. The Act is preserved, I am told, in Toronto, though I have not [illegible] able to get a look at it, but I cannot see why the help of Parliament should be needed in such a case. Many of the baptisms or re-baptisms of places are made with no other advice or counsel than that of the postmaster general, whose consent is always required and who may offer objections, since he can best judge whether a new name will adapt itself to the general geographical nomenclature of the country. In 1832 Mr. Bouchette said in his excellent work on Canada, "The town of York remained for a long time small, but within these five or six years it has been developing rapidly, and now contains 4000 people." In 1843 Mr. Buckingham in his work on Canada wrote, "The town remained for a long time small, and had, ten years ago, only 4000 inhabitants, but within these six years it has begun rapidly to increase both in extent and population, and now counts 13,000 inhabitants and two hundred brick-built houses." In 1854 another writer might have repeated the same formula with a little alteration of the figures, and given, instead of 13,000, 50,000 as the amount of its population.

Toronto is large and populous, but, like all American towns, is built on a much larger scale than is required for a city of 50,000 persons. You often have to drive for miles to pay a visit in it, and many of the public institutions appear to be far out in the fields. The inhabitants are scattered over a vast space, and their dwellings are often separated by great town deserts; and since this is excessively inconvenient and of course often expensive, and since the very idea of a town involves that of the proximity of the inhabitants, and of the members of the community being mutually within reach, one cannot see why these American towns should not be allowed to grow naturally, the second [illegible] all neat to the first, the third [illegible] and so on, instead of running off into endless streets that will not be paved perhaps for fifty years, and where the school is to be found in the far west and school master in the remote east, and you have to go a mile to your shoemaker and two miles to your tailor's, and it takes an hour's travel to run to get to a little source. There must some day be a [illegible] would suppose for a phenomenon so continually repeated, [illegible] appears to be that whenever a town is founded it is with the idea that it is certain to grow rapidly. [illegible] places must be left for churches and other public buildings, [illegible] streets be broader than is desirable for the requirements of a little infant settlement. [illegible] owners of land near this centre begin at once to ask very high prices for it, and schools, colleges, and other [illegible] that require considerable space can find what they want [illegible] lower rents in more distant districts. The poor [illegible] circumstances do not necessitate their being [illegible] the centre of the town, naturally choose remoter [illegible] the cheaper situations, thinking probably that the [illegible] will be only temporary, and that the gaps will be speedily filled up. In America, too, the moment a town is shot up out of the ground, omnibuses and other helps to rapid location are sure to make their appearance to shorten the distances.

All this does not, however, fully explain to me why, in comparison with our cities, where the centripetal force is so powerful as to draw all the buildings so closely together that they are almost one upon another, the centrifugal should be here so greatly predominate as to scatter them so widely that they are almost entirely dispersed.

Although all the houses in Toronto look quite new, and you see young ones springing up like mushrooms on all sides, you may have nevertheless, considerable difficulty in finding an abode and I was told that the house-rent is extraordinarily high and that it is often not possible, for any money, to obtain a comfortable residence for a family. A great part of what is called the town consists of wooden sheds or huts inhabited by mechanics, labourers, and poor. In this quarter you see also little wooden dwellings, which, though with only one or two windows and built of boards, do not look unpleasing even from the outside, and in the interiors are fitted up very nicely, and filled in a surprisingly short time with good furniture and all that is required to meet Anglo-Saxon ideas of comfort.

That they should be soon tenanted is very easily explained from the rapid growth of the population, but it seems surprising, since labor is so difficult to obtain, and wages are so very high, that they should be so comfortably fitted up. You pay a labourer usually a dollar and a half a day, and very often cannot yet even a wood cutter for two dollars.

People complain too of the dearness of wood, though immediately behind the town begins the endless forest of the North, and a single conflagration will often consume in one night more wood than would be needed for the entire city during the whole long winter. The dearness of fuel must be occasioned therefore, merely by the high wages of labour. Wood is in boundless abundance indeed, but not so axes, saws, and hands. Were the woodmen here as reasonable in their demands, and as willing to work, as our patient German root-grubbers in the [illegible], Toronto might cook its dinners with nothing more than the stumps and roots of trees that lie about its streets.

The year 1800 was a notable one in Toronto's history, as being that in which the city was visited by H. R. H. the Prince of Wales. The event absorbed public attention throughout all the British North American colonies, and extensive and elaborate preparations were made for a befitting reception to the distinguished visitor. He landed at Halifax on the 30th July, and after a literal march of triumph westward reached Toronto on the evening of the 7th of September. At about half-past six o'clock, the steamer *Kingston* bearing the Prince, the Governor-General, the Duke of Newcastle, and a brilliant suite, reached the pier at the foot of John Street, and the party landed amid the hearty cheering of the thousands of spectators who had gathered to see and to welcome the Heir to the throne of Great Britain. The Mayor and city council officially received the Prince and his retinue; after his reply to the address of welcome, a body of school-children, about one thousand strong, sang the National Anthem. The visitors were then driven to Government House. In the evening the streets were brilliantly illuminated, and much enthusiasm was everywhere shown.

The Prince's stay in Toronto extended over six days, and was a period of incessant work for him in receiving and answering addresses, inaugurating new buildings and parks, attending levees and balls, and taking part in a variety of entertainments of a social and ceremonial

nature. The correspondent of the London *Times* who was with the party, wrote a most interesting account of the whole trip, and we extract a few notes of his record of the stay in Toronto.

He says:

On the evening of the 8th, after the banquet at the Government house, His Royal Highness held a grand reception at Osgoode Hall. This hall, which like all the other public buildings at Toronto, is a really magnificent structure, is at once both the Middle Temple and Westminster Hall of Upper Canada. The external features of the architecture much resemble, on a smaller scale, the noble entrance to the British Museum, while the entrance hall inside is built with a double row of Gothic columns, and a corridor round it, after the plan of the hall of Bridgewater House. All the interior is of massive cut stone, with inlaid tesselated pavement of the most exquisite designs. The mode of lighting is from behind coloured glass screens in the ceiling of each chamber, and the effect of the soft rich light which is thus diffused over the whole is exceedingly chaste and beautiful. In different parts of the building the various courts of law are situated, all loftier, more commodious, and better ventilated than those of Westminster Hall. One side of the hall is entirely occupied by a splendid library, and in this, as the largest apartment, a raised dais was placed for the Prince. His Royal Highness arrived at the building at nine o'clock, and was received by the visitors who had been invited to meet him at the hall with a great outburst of enthusiasm. Mr. Hilyard Cameron, the treasurer of the Law Society, with all the judges and members of the Canadian bar, met His Highness in the lower hall, and presented him with a long and eloquent address, to which the Prince replied; and this and walking through the courts formed the only ceremonial part of the business, and dancing was at once commenced in the library with some eight or ten sets of quadrilles. Spacious as this apartment was, however, it was too limited to accomodate all who wished to dance; so, where there were plenty of bands, auxiliary polkas and waltzes were soon formed in all the learned nooks and corners of the building, and Courts of Common Pleas and solemn Halls of Convocation resounded with galops, music, laughter, and the little whisperings of half-concealed flirtations. The Prince, as usual danced every dance till nearly twelve o'clock, and the duke, who never did dance, was sufficiently occupied in receiving the congratulations of the chief members of the Orange Lodges for the firm stand he had made against violent dictation. Before twelve o'clock the prince left, and, as it was then nearly Sunday morning, every one followed his example, and soon after midnight the spacious building was silent and deserted.

* * *

On Monday the prince started early in the morning and flew up by the Northern Railway to Collingwood, on Lake Huron, visiting en route Newmarket, Bradford, and Barrie, receiving and replying to addresses at each place, and being cheered, arched, and be-welcomed at all. On the next day, amid the pouring rain, there was a regatta at eleven o'clock, at which His Royal Highness was of course present; at half past eleven there was a visit to Trinity College, at twelve there was an inauguration of a park, at half past twelve an inspection of volunteers, at one a visit to the Toronto University, at two a reception of Kingston and Belleville deputations, an inauguration of Horticultural Societies' grounds at three, a visit of inspection to Knox's College and Normal School at four, and a grand ball in the evening at nine, at which, as usual, the prince danced every dance till four in the morning. The suite began to think that if the programme was to be followed out in that manner, His Royal Highness was certain to come back a sadder and a wiser man, for the mere personal fatigue involved in such continued journeys, balls, addresses and receptions, was enough almost to effect a constitution of iron. But the inexhaustible fund of good humour and good nature which His Royal Highness possessed seemed enough to carry him through anything, though at this time I almost feared that arrangements would have to be made for relieving the suite, who, though of course not wanting in the amiable characteristics which distinguished His Royal Highness, did not possess that charm against all excitement and all fatigue which belongs alone to youth.

* * * * *

I have already alluded to Tuesday the 11th as being a day which was set apart for a most inordinate number of festivities. Several of these had been fixed for other days, but the incessant rain had necessitated their postponement to this Tuesday, and lo, on this day it rained harder than ever! and nothing but bedraggled and bemired processions, all dank and dripping, were to be seen about the streets in all directions.

The first festive effort was a regatta, at which, as usual, without the slightest preconcerted signal, a crowd of little yachts stood out into Lake Ontario and disappeared in the rain; and this interesting ceremony over, the crowd left them to their own devices, and all hooded in by umbrellas went splashing and spattering through the mud to another grand celebration—the inspection of volunteers. On this latter event, however, I must be allowed to drop the veil. An "inspection" is not an exhilerating ceremony; and when to its natural drawbacks must be added the facts that the "troops" on the ground were short of a strong regimental company that the spectators under *parapluies* looked as muddy and damp as the group of fungi that the ground was little better than a dilapidated watercourse, and everyone was in a hurry to get home and change his clothes, I think I have told enough. Waving handkerchiefs to the Prince that had occasionally to be rung dry, had not a cheering effect, and the aspect of crowds of country people, come in for great holiday, standing up to their ankles in slush, cheerless, dripping and weary, had, on the whole, rather depressing influence than otherwise. So with the opening of the park. It would have been an act of humanity to shut on such a day. The rain was heavy and incessant, driving in eccentric rushes under umbrellas, and bouncing off the ground with such violence that it seemed to be coming up as well as down. Here His Royal Highness laid the foundation stone of the statue of the Queen, the ceremony connected with which was of the usual meagre character. The stone having been duly lowered and plumbed, the inevitable address was read and a magnificent silver trowel, with which the Prince tapped the mortar, was duly presented to him, and the "Queen's Park" declared to be formerly opened.

After this the deputations from Belleville and Kingston were received at the Government House. * * * * The deputation at an end, and a hurried lunch over, the Prince had to start again to visit the University, which, like the other public buildings in Toronto, is a spacious and handsome structure, and one which would do honour to either of the Universities in England. Here he was received by the chancellor of the University and the various professors, and conducted through the fine building signing his name in the students' book, and, as he had not then graduated, receiving a *[illegible] rerum statum* instead of an *ad eundem gradum*.

From the University the Prince drove to inaugurate the Horticultural Societies' grounds. It was not a day for inaugurating anything but ponds, fountains, aqueducts, and waterworks, but the Prince went to this nevertheless. There was a magnificent display of fruit and flowers under the tents, and a wonderful collection of garden stuff in the way of mangolds and swedes, cucumber, carrots, squashes, and pumpkins, with other vegetable eccentricities of grotesque forms, looking like lobsters grown upon vines. These the Prince inspected with his suite, and then proceeded to inaugurate the grounds by planting a meek looking vegetable called a young maple-tree. This was done in the usual stone-laying style His Royal Highness distributing the earth, then very like mortar, with a silver spade, which, of course was presented to him when he had finished the state gardening. Everybody seemed to wonder when these gold medals, silver trowels and spades would come to an end. His Royal Highness had still to open the Agricultural Exhibition of Upper Canada, at Hamilton; and it was almost thought that this would result in a silver plough with ebony handles, or a steam-threshing machine with a Calliope attached to play "God save the Queen," or an oat bruiser beautifully embroidered with the royal arms, like the chair of state which which Miss Wilder had sent on the previous day to Government House, being presented to him. From the Horticultural inauguration the Prince went to Knox's College, thence to the Normal Schools, and thence, after a state dinner, to the grand ball given by the citizens of Toronto. This was a very beautiful fete, better than that at Quebec, but of course far inferior to that of Montreal. It was given in the Crystal Palace Exhibition building of Toronto (Exhibition buildings are as common in Canada as Government or Parliament houses,) and this was as admirably adapted to the purpose as any ball room not specially built for the occasion ever could be. It was sufficiently crowded to show the anxiety of the people to be present, and sufficiently spacious to accomodate all without inconvenience. The Prince of course danced till four in the morning. Within six hours after the conclusion of this entertainment the whole party were again en route for their next halting place at London.

WILLIAM LYON MACKENZIE.

In 1861 William Lyon Mackenzie died in Toronto, aged 66. From a financial point of view, his life had been anything but successful, and in spite of a subscription raised by his friends, the last months of his life were spent in comparative poverty. The same year witnessed an outbreak of patriotic fervor in the enrollment of thousands of the men of Toronto on the occasion of the unwarranted seizure of the Confederate commissioners Mason and Slidell by an American ship-of-war while on an unarmed British steamer. Fortunately war was averted by the United States surrendering these two gentlemen; but this event brought out prominently the loyalty and war-like spirit of the Canadian people, and bore good fruit in the permanent establishment of many excellent volunteer corps, whose efficiency was in several instances soon to be tested.

The distinguished *litterateur* Anthony Trollope visited Canada about this time and draws a quaint and original picture of some features of Toronto life. Of this we reproduce the following extract:

From Prescott we went on by the Grand Trunk Railway to Toronto, and stayed there for a few days. Toronto is the capital of the Province of Upper Canada, and I presume will in some degree remain so in spite of Ottawa and its pretensions. That is, the law courts will still be held there. I do not know that it will enjoy any other supremacy, unless it be trade and population. Some few years ago Toronto was advancing with rapid strides and was bidding fair to rival Quebec, or even perhaps Montreal. Hamilton, also another town of Upper Canada, was going ahead in the true American style; but then reverses came in trade and the towns were checked for a while. Toronto, with a neighboridg suburb, which is part of it, as Southwark is of London, contains now over 50,000 inhabitants. The streets are all parallelogramical, and there is not a single curvature to rest the eye. It built down close upon Lake Ontario; and as it is also on the Grand Trunk Railway, it has all the aid which facility of traffic can give it.

The two sights of Toronto are the Osgoode Hall and the University. The Osgoode Hall is to Upper Canada what the Four Courts are to Ireland. The law courts are all held here. Exteriorly little can be said for Osgoode Hall, whereas the exterior of the Four Courts in Dublin is very fine; but as an interior the temple of Themis at Toronto beats hollow that which the goddess owns in Dublin. In Dublin, the courts themselves are shabby, and the space under the dome is not so fine as the exterior seems to promise that it should be. In Toronto the courts themselves are, I think, the most commodious that I ever saw, and the passages, vestibules, and hall are very handsome. In Upper Canada the common law judges and those in Chancery are divided as they are in

England; but it is, as I was told, the opinion of Canadian lawyers that the work may be thrown together. Appeal is allowed in criminal cases; but as far as I could learn such power of appeal is held to be both troublesome and useless. In Lower Canada the old French laws are still administered.

But the University is the glory of Toronto. This is a Gothic building, and will take rank after but next to the buildings at Ottawa. It will be the second piece of noble architecture in Canada, and as far as I know on the American continent. It is, I believe, intended to be purely Norman, though I doubt whether the received types of Norman architecture have not been departed from in many of the windows. Be this as it may, the college is a manly noble structure, free from trashy decoration, and infinitely creditable to those who projected it. I was informed by the head of the college that it has been opened only two years, and here also I fancy that the colony has been much indebted to the taste of the late governor, Sir Edmund Head.

Toronto as a city is not greatly attractive to a traveller. The country around it is flat; and, though it stands on a lake, that lake has no attributes of beauty. Large inland seas such as are these great northern lakes of America never have these attributes. Picturesque mountains rise from narrow valleys, such as form the beds of lakes in Switzerland, Scotland, and Northern Italy. But from such broad waters as those of Lake Ontario, Lake Erie, and Lake Michigan, the shores shelve very gradually, and have none of the materials of lovely scenery.

The streets in Toronto are paved with wood, or rather planked, as are those of Montreal and Quebec; but they are kept in better order. I should say that the planks are first used at Toronto, then sent down by the lake to Montreal, and when all but rotted out there are again floated off by the St. Lawrence to be used in the thoroughfares of the old French capital. But if the streets of Toronto are better than those of the other towns, the roads round it are worse. I had the honour of meeting two distinguished members of the Provincial Parliament at dinner some few miles out of town, and, returning back a short while after they had left our host's house, was glad to be of use in picking them up from a ditch into which their carriage had been upset. To me it appeared all but miraculous that any carriage should make its way over that road without such misadventure. I may perhaps be allowed to hope that the discomfiture of these worthy legislators may lead to some improvement in the thoroughfare.

During the whole of the civil war in the States the military interest was steadily maintained, and not a few young men of the city eager for active participation in practical soldiering, and no doubt tempted by the large bounty offered by the United States recruiting agents for men, enlisted in the American army, and shared in the varying fortunes of that bloody struggle.

The war proved most profitable to Toronto merchants, a large and steady demand existing for supplies of all kinds for the use of the Federal troops. High prices reigned supreme, work was abundant, and fortunes were made in very quick time. Towards the close of the war rumours of attacks on Canada by Fenians were current, although few people believed that the United States authorities would permit such to take place; but the misgovernment and general political demoralization of that country was so general that these ruffians were permitted to leisurely organize and recruit on United States soil for the avowed purpose of attacking Canada. On the 1st of June, 1866, the call to arms came, and was quickly responded to by the Canadian militia. A body of over one thousand Fenians crossed the frontier, landed on Canadian soil near Fort Erie, and ravaged the country in all directions. Volunteers from Toronto, Hamilton and other localities hurried to the front, and several encounters with the invading horde took place, resulting in their eventual defeat and expulsion from British territory, but not before several valuable lives of the Toronto volunteers had been sacrificed. Their names were: Ensign McEachren, Sergeant Matheson, Corporal Lackey, and Privates Alderson, Tempest, Defries and Smith, all of the Queen's Own Rifles. Their honoured remains were given a public funeral, which was attended with every accompaniment of respect and sympathy from Toronto's citizens. In the Queen's Park a large and handsome monument was afterwards erected to their memory, and was formally unveiled on Dominion Day, 1870, by His Excellency the Governor-General.

The Confederation of the British North American Provinces came into effect on the 1st of July, 1867, and was celebrated in Toronto with military parades, excursions, illumination and all other outward expressions of inward joy. The city once more became a capital, and on the 27th of December, the Lieutenant-Governor, Major-General Stisted opened, with all due ceremony, the first Parliament of the new Province of Ontario.

The story of Toronto since Confederation has been one of uninterrupted progress. The most stirring events of the period will still be fresh in the memories of most of our readers and require but scant attention in a hurried sketch such as this. Mention might specially be made of the visit of H. R. H. Prince Arthur in 1869, the Fenian raid of 1870, the Semi-Centennial celebration of 1884, and the departure of the Queen's Own, Royal Grenadiers and other troops for the scene of the North West rebellion in 1885; all these events were of more than ordinary interest to the citizens of the Queen City, and deserve much more attention than our space permits of. Business has been good and has steadily expanded, although land-fever and speculation has on more than one occasion resulted in a certain amount of commercial depression. The population has more than trebled in twenty years, while factories and business houses have advanced in equal ratio. To this foundation of commercial success have been added those institutions which form the higher and most noble portion of a city's greatness; universities, churches, schools, hospitals, art galleries, and libraries exist in plenty, and rank among the first in the land. Situated as Toronto is, the centre of a rich and prosperous province, the point from which railways and lake shipping radiate, the provincial capital, and the seat of great schools of learning, she ranks among the great cities of America, and, under wise civic management, will run a close and perhaps victorious race with her great eastern rival for the commercial supremacy of British America.

J. P. EDWARDS.

ASSESSMENT OF TORONTO 1871 TO 1891 INCLUSIVE.

1871	$20,277,135
1872	32,407,772
1873	34,705,844
1874	43,402,512
1875	46,506,280
1876	47,150,362
1877	47,014,393
1878	49,053,705
1879	49,752,492
1880	50,166,039
1881	53,540,910
1882	55,954,890
1883	61,944,063
1884	66,192,311
1885	68,957,706
1886	72,187,665
1887	83,259,533
1888	98,514,403
1889	115,632,017
1890	136,887,328
1891	147,032,589
1892	151,068,450

POPULATION OF TORONTO

1834	9,254
1840	10,[illegible]
1850	[illegible]
1860	1[illegible],288
1870	53,000
1871	34,730
1872	37,020
1873	42,047
1874	65,993
1875	68,678
1876	74,993
1877	67,380
1878	70,867
1879	74,813
1880	75,110
1881	78,488
1882	81,372
1883	86,585
1884	90,131
1885	105,211
1886	111,800
1887	118,403
1888	126,160
1889	144,000
1890	160,114
1891	167,439
1892	170,651

THE LATE SIR DANIEL WILSON
PRESIDENT OF TORONTO UNIVERSITY

1. E. Barlow Cumberland.
2. W. R. Brock.
3. W. Christie.
4. G. M. Bosworth.
5. Wilmot D. Matthews.
6. John Earls.
7. W. B. Hamilton.
8. John Donough.
9. D. R. Wilkie.
10. R. W. Elliot.
11. A. R. Lee.
12. Stephen Caldecott.
13. Geo. H. Bertram.
14. A. A. Allan.
15. Warring Kennedy.

MEMBERS OF "COUNCIL" BOARD OF TRADE.

THE TORONTO BOARD OF TRADE.

In all parts of the civilized world, wherever merchants congregate associations are formed by them, to guard their mutual interests and as far as lies in their power, to advise the government of any changes that would tend towards the improvement of the commerce of their district. Merchant's guilds were formed four or five centuries ago and are still in active operation in England; but associations made up of men who are engaged in all kinds of business did not come into existence until the latter part of the past century. In Canada these associations, or more properly, Boards of Trade are comparatively, still in their infancy. The Toronto Board of Trade holds a position of great prominence in the mercantile affairs not only of the city and the Province of Ontario but of the entire Dominion. It is composed of a very large number of business men and is a body well-organized, progressive and influential, and it has not a little to do with the present flourishing condition of the "Queen City." That Toronto does not yet hold to pre-eminent position as the first commercial city in Canada, is due to her inland location many hundred miles both from the Atlantic and Pacific coasts. Formed for the purpose of promoting such measures as may be calculated to increase the trade of the City and Province of Ontario, and also to which the same in all its phases, the Toronto Board of Trade numbers amongst its members the leading business men of the province and has grown to be an institution of national benefit and widespread power. Its influence is felt throughout Canada, the United States and Europe, and this body is universally ranked as having no superior in Canada in commercial activity and progressive ideas. Since the Board was organized, the amount of business transacted is simply wonderful, and for the benefit conferred, its members deserve the thanks of the community. As far back as 1840 mention is made of a Board of Trade in Toronto, which was organized in the early part of 1845. A few months later a petition was presented to parliament asking for incorporation. The list of members at this period was small, but was made up of such names as the following: George Percival Ridout, Thomas Clarkson, Peter Paterson, John Mulholland, William Ledley Perrin, Duncan McDonell, J. McGlashan, Timothy J. Farr, Henry Rowsell, Thomas Rigney, Thomas D. Harris, John Thompson, William Wakefield, Joseph Workman, R. C. McMullen, Joseph D. Ridout, K. M. Sutherland, John H. Sutherland, John Harrington, Wm. Rowsell, Robert Wightman, A. Bidenach, John Shaw, Walter McFarlane, Wm. Henderson, James Beatty, M. J. O'Beirne, Geo. Michie, Jno. Robertson, Peter Freeland, Alexander Murray, L. Moffat, George Denholm, J. R. Armstrong, Alexander Ogilvie, Frederick Perkins, Robert McKay, Angus McIntosh, Charles Robertson, George H. Cheney, Thomas Brunskill, John Sproal, Samuel Philips, J. McMurrich, E. F. Whittemore and Samuel Workman, all of whom were leading merchants of the city and province. During the early years of the history of this important organization, a great lack of confidence in its usefulness was shown by many of the principal mercantile men of the the city. The meetings were poorly attended and it was often with much trouble that a quorum of members could be brought together for the transaction of business. Like the majority of young institutions, it was shunned by the very men who should have been among its most prominent and staunch upholders, the work being left in the hands of a few energetic men who gave much of their time to the welfare of the Board and proved themselves beyond doubt to be capable, trustworthy and persevering. Looking back over the history of the Toronto Board of Trade, it is found that from the commencement, questions of public interest and importance were discussed at its meetings. From 1850 to 1855, transportation facilities, postal arrangements, the currency, the tariff, and reciprocity with the United States were among the subjects treated by the members in an exhaustive manner. Referring to the first of these, it is recorded in the minutes of the meeting held in 1852, that President Thomas Clarkson said: "The Board rejoices at the rapid progress made in land transportation. Already twenty miles of the Northern Railway are graded, and there is every reason to believe that the road to Barrie, 64 miles, will be completed and in working order by Dec. 1st next. There is also a prospect of the Toronto and Guelph Railway being completed in a short time. When these great lines are completed and others in contemplation, we may reasonably look forward to a rapid increase in population and great prosperity of this favoured portion of the British Empire." On the tariff question the Council of the Board gave their opinion in 1853, that "The impost of duties was unequally applied, and while the operations of the merchants were fettered, it also bore severely upon the masses of the population. The council are strongly of the opinion that an average duty of 7½ per cent. would produce ample revenue for the wants of the Government." From 1853 to 1857 a fairly large trade was done in Toronto, but in the latter year the city began to feel the effects of the depression in business, which covered every portion of the mercantile world. In consequence of this, there were many failures, and although banking capital increased $1,500,000 over 1856, the circulation showed a decrease of $4,500,000 in the same period. The fall in the markets of Ontario was largely due to short crops, and the immense amount of capital which had been used in building and equipping railroads was soon severely felt in the greater cost of provisions, etc. As a result of this, land became dearer, which tempted speculators who in many cases invested beyond prudence. Among the merchants, excessive importations were received, and too long credit allowed on the sale of these goods. Thus it was that failures were numerous, and even the most solid houses felt the shock. The years 1857 and 1858 are still looked upon as the most severe period passed through by the mercantile men of Ontario. Yet, it was productive of much good. Surplus stock was worked off and importations were gauged according to the requirements of the public and handled only in quantities sufficient to meet the demand. It was during this period that the Toronto Board of Trade issued a certificate of business ability which today causes considerable amusement, however much it may have been deserved by the persons named. It was dated in the year 1854 and worded as follows: "The Council of the Board of Trade hereby declare that the parties carrying on business together under the name and style of Gooderham, Howland & Co. in Toronto, and J. Wilmot & Co. in New York have the confidence of the community of Toronto as men of integrity, good judgement and liberal means."

The Northwest Transportation Company was incorporated during the year 1858, being given full power to build and equip steamboats, railroads, etc. Toronto business men were the originators of this concern and saw that the Northwest had a future of great prosperity which would add largely to the trade of Toronto. Purchase was made of the steamer "Rescue" which was placed in service for carrying freight, mails and passengers from Collingwood to the head of Lake Superior and the Red River Settlement.

From 1855 to 1883 the Board of Trade may be said to have been in a partly dormant state. But throughout this long period its meetings were kept up, business was transacted and it was carried safely through this crisis by a few active members. While Mr. Henry W. Darling occupied the president's chair in 1883-4, there was a decided change for the better, in an increase in its members and greater activity. About this time Mr. Edgard A. Wills was appointed to the post of secretary, and proved himself to be an officer of great energy and ability. The Insolvency Acts and the Customs Acts were the chief topics of discussion during this term. In connection with the first of these, a deputation of the Montreal Board of Trade visited the city, to meet the Toronto and Hamilton Boards for the purpose of framing an Insolvency Act. This important work was accomplished satisfactorily and presented to Parliament at the following session. Most important action was also taken on the tariff question by pressing what were known as "Importer's grievances." A petition of the Board, with the signatures of the principal importers of the city was forwarded to the Minister of Customs, in reference to several objectionable clauses. The outcome of this action was a conference, attended by Hon. Mr. Bowell, at Toronto, when the entire question was laid before him, with the results that the day was gained by the Board of Trade for Canadian importers.

Up to this time the Board of Arbitration had been little more than one in name, but now its usefulness is often demonstrated in settling the disputes of members of the Board of Trade. The work done by this committee since that time has gained the praise of the bench and the legislators, in the satisfactory settlement of difficulties without long and expensive litigation.

Mr. Henry W. Darling filled the president's chair for five years, and at the end of the fifth was tendered a banquet by the Board as a slight acknowledgment of his valuable services. It was held in the Rossin House on the 10th of February, 1887, being in every way a great success. Those present numbered 500 and received Mr. Darling with the greatest enthusiasm, while during the banquet they presented him with a service of silver plate. It may be well to mention here that the first dinner of the Board was held on the 30th of Dec., 1887, with the president Mr. Wm Ince in the chair, and Hon. Joseph Chamberlain, British plenipotentiary to Washington in connection with the fishery question, as the honoured guest of the occasion. Such was the success of this dinner that it was unanimously decided to hold one each year thereafter.

From the commencement the Toronto Board has had on its list of members men of wide experience, energy and perseverance, who have raised this institution to its present enviable position of prominence. It stands forth as an example to other communities, and has very forcibly shown what can be done by united effort towards commercial progress.

Before passing further in this work it would be well to give a few particulars of the past officers of the Board.

PRESIDENTS.

Mr. George Percival Ridout was the first to occupy the presidential chair, being followed by Mr. Thomas Clarkson in 1852, who held the position for seven years, resigning in 1859. Mr. E. F. Whittemore filled the post for a short time in this year, and was succeeded by Hon. W. P. Howland, whose term of service lasted until 1863. Thos. D. Harris was then elected, being followed the next year by J. G. Worts, who was re-elected in five succeeding years. The chair was then filled by Wm. Elliott for a period of two years, he being succeeded by Mr. W. F. McMaster. This gentleman and those following each occupied the coveted position for one year: A. M. Smith, A. B. Lee, R. W. Elliott, J. Morrison, W. B. Hamilton, and G. M. Rose. In 1883 Henry W. Darling was raised to the post of president, to which he was re-elected four times, W. Ince being his successor, who was followed by Mr. W. D. Matthews. Mr. Matthews occupied the chair in 1888 and 1889, and was the predecessor of Mr. Jno. I. Davidson, who ably served the Board as president for 1890-91, his successor being Mr. Hugh N. Baird, of the firm of Crane & Baird, Montreal and Toronto.

VICE-PRESIDENTS.

The vice-presidents of this association were Jos. Workman, P. Patterson, R. H. Brett, J. D. Ridout, S. Thompson, E. F. Whittemore, Hon. W. P. Howland, T. D. Harris, J. G. Worts, R. Sproat, A. R. McMaster, R. Boyd, Wm. Elliott, John Turner, W. Thompson, W. H. Howland, J. Gordon, W. F. McMaster, A. M. Smith, A. B. Lee, Geo. Gooderham, J. Morison, W. B. Hamilton, G. M. Rose, Henry W. Darling, W. Ince, W. Galbraith, W. D. Matthews, D. K. Wilkie, H. N. Baird, Hugh Blain and S. F. McKinnon.

TREASURERS.

Mr. Henry Rowsell was the first Treasurer, holding this responsible position till 1850 when he was succeeded by Mr. R. H. Brett. This gentleman was followed by J. Harrington, having John Macdonald as his successor, who held the office for four years. In 1861, Samuel Spruell was elected to the office, being succeeded by John Turner who fulfilled the duties of this position from 1867 to 1870. John Morrison was elected in this latter year and was followed by A. B. Lee in 1872. Two years later J. Gillespie was appointed and held the office till 1883 when the present treasurer, Mr. G. M. Rose was elected, and has continued in the position ever since.

TORONTO CORN EXCHANGE ASSOCIATION.

Before mentioning the amalgamation of the two principal commercial organizations of the city of Toronto, it is advisable to give a few details regarding the Corn Exchange Association. Each of these bodies while separate and distinct had discussed the question of amalgamation in all its phases. It was unanimously agreed that the maintenance of two such bodies was a waste of business energy.

Known for some years as the "Produce and Merchants' Exchange" and composed of produce dealers, millers and merchants, the Corn Exchange dates its organization from the year 1866. Its objects were to bring together from all parts of the Province of Ontario, dealers in every kind of produce, to furnish telegraphic reports of the markets, to collect statistics of the receipts and shipments of produce and to increase the facilities for doing business.

Like the Board of Trade this association also passed through a dormant period, but it soon became evident that great results would be gained by the improved facilities for business thus offered to merchants.

Shortly after its organization, the subject of grain inspection was discussed in an exhaustive manner, and to this day the benefits derived from it are admitted by all. A committee was appointed in December 1867 to take under consideration the question of flour inspection, and reported as follows: "That, in their opinion, a uniform inspection should be adopted by the whole Dominion, and also uniform standards, and they recommend that this subject be brought before the several Boards of Trade of Ontario and Quebec, in order to ask Parliament for legislative powers to amend the present act, and that the provinces of New Brunswick and Nova Scotia be applied to, to act in concert with them, in order to adopt a uniform inspection of standards!

Mr. Edward Lawson resigned the post of flour inspector in 1868, being succeeded by Mr. James Rough. At this time the flour inspector was also inspector of grain, and discussions followed as to the advisability of making grain inspection a separate appointment in Toronto. This matter was laid before the Board of Trade, who by reason of their charter had the legal right to make the appointment, and Mr. Rough was elected to the position on the recommendation of the Board of Examiners, members of the Corn Exchange. He was succeeded 1871 by Joseph Harris, who, in 1874 was appointed by the Government to serve as grain inspector for the city. During the early life of this association, telegraphic market reports were rarely used, but with a view to an improvement in this particular, it was decided at a meeting of the Board of Management on June 1st 1867, to buy telegraphic market reports from Chicago and Milwaukee for the use of members, the cost to be $100.00 per

H. N. BAIRD, President Board of Trade.

August. Some time later arrangements were made to receive cables from Liverpool, England. Today this service may be said to be almost complete. Cables came daily from England giving prices of consols, stocks, grain and provisions; continuous reports are received from Chicago; while morning and afternoon despatches are sent from Milwaukee, Duluth, St. Louis, Toledo, Detroit and Oswego. In addition to this, four reports of Montreal stocks and seventeen of the New York Stock Exchange are received, giving the prices of the different securities dealt in on the Board.

The incorporation of the Toronto Corn Exchange Association took place in 1872, the following being a list of the names of the business men who subscribed to the petition: W. H. Howland, W. D. Matthews, J. E. Kirkpatrick, E. R. Clarkson, Robert Spratt, J. T. Culverell, Thos. Flynn, Douglas Laidlaw, William Galbraith, Thomas Bros., H. N. Baird, Gooderham & Worts, Thomas Duncan, James Brunskill, Joseph Harris, R. Bradford, George H. Chapman, Thomas Ashover, S. W. Farrell, Thomas Drysdale, Thomas C. Chisholm, James Young, Wm. Goodcham, Jun., Winans, Butler & Co., H. S. Howland, John Stewart, W. H. Knowlton, P. Howland, A. W. Godson, J. H. McNairn, K. Chisholm & Co., Joseph Gibson, A. M. Cannon, Melville, Fair & Co., S. A. Oliver, H. J. Boulton, D. Clark, James Braden, James Coleman, W. Ryan, S. P. Irwin, W. & J. L. Spink, W. R. Wadsworth, Simon Fowes, J. S. Rutherford, Gibson Cook, Isaac Warcup, William Lakes, Laidlaw & Nicol and A. V. De Laporte & Co.

The following is a list of the past officers of the Corn Exchange Association.

PRESIDENTS.

Robert Spratt was the first president being followed by Thomas Clarkson, who occupied the chair during 1867-8. In 1869 R. Spratt was again elected, filling the office one year. Wm. Galbraith, W. H. Howland, W. D. Matthews, James Young, Wm. Galbraith, James McCraig, Wm. Galbraith, Robert Spratt and J. D. Laidlaw each occupied this position in successive years until 1879. Mr. W. D. Matthews was president in 1879-80-1-2 years being succeeded by Mr. McLaughlin in 1881. Geo. A. Chapman and Wm. Galbraith filled the office of President during 1882 and 1883 respectively.

VICE-PRESIDENTS.

The first was H. S. Howland in 1866, followed by James Young who occupied the vice chair in 1867-8. To him succeeded Wm. Galbraith in 1869, who left the chair on the election of W. H. Howland in 1870, and was followed by W. D. Matthews in 1871. W. R. Wadsworth, Wm. Farrell, Thomas Flynn, D. Davidson, H. N. Baird, J. D. Laidlaw, W. D. Matthews, J. H. G. Hagarty, M. McLaughlin, Geo. A. Chapman, N. Weatherston and J. L. Spink successively gained the position of vice president until the amalgation with the Board of Trade.

SECRETARY-TREASURERS.

This onerous and responsible post was first in the hands of J. E. Kirkpatrick who fulfilled the duties till the year 1874, when he was succeeded by J. H. G. Hagarty who filled the office one year. George A. Chapman was then elected and held the position until 1880, when Wm. Stark became Secretary-Treasurer. He last gentleman to fill the important post was James Goodall who held it during the years 1882-83.

AMALGAMATION.

One of the most important steps which have taken place in the life of the Toronto Board of Trade was its amalgamation with the Corn Exchange Association. That it was in every way most advisable was the unanimous opinion, for the subject had been often discussed at the meetings of both Boards. Although this decision was known for some time, no decided action was taken until the spring of 1884, when two committees were elected to make out a list of bye laws for the two amalgamated bodies. The following is a list of the gentlemen appointed on the committees: Board of Trade—Henry W. Darling, R. W. Elliott, H. Blain and W. B. Hamilton. Corn Exchange—W. Galbraith, J. L. Spink, W. D. Matthews and H. N. Baird.

Every credit should be given these gentlemen for the able and persevering manner in which they fulfilled the duty allotted to them, though they doubtless feel fully repaid when noting the results of their work.

At the date of the Amalgamation the membership of the Board was only 250 but it now reaches over 900. Meetings are largely attended and the greatest interest is taken in the discussion of all commercial questions.

Mr. Henry W. Darling was the first president of the combined associations, with Mr. Wm. Galbraith as 1st vice-president and Mr. Wm. Ince as 2nd vice president, Mr. George Maclean Rose, treasurer, and Mr. Edgar A. Wills, secretary.

Since the year 1884 the success of the Board has been marvellous. In this year the income was $2,807.71 the expenditure being of equal amount, while in 1890 the income rose to $10,123.91, which with an expenditure of $6,042.34 gave a surplus of $3,081.67. After adding the accumulated fund of $11,623.35 a total is given of $15,285.02. Of this last amount $12,520 were invested in the new building.

GRATUITY FUND.

This fund, which has found so much favour with the members of the Board of Trade and has been the means in many cases of greatly lessening the troubles of widows and orphans, was submitted by the council to a general meeting held on 10th Nov. 1885. When the necessary legislation had been obtained, bye laws were passed, and it came into operation on the 20th June 1886. Such was the popularity of of this movement that at the end of 60 days, 733 members had subscribed, the present total membership is 840 and in accordance with the bye laws a meeting was held on 3rd Sept. 1886 and trustees appointed. Since that date some few changes have been made in the bye laws as first framed, at a meeting held on 17th March 1887. In the first year the amount of gratuity paid was above an average of $820.00, and according to the bye-law the amount was increased by $100 in the second year. From the commencement the large sum of $45,523.00 has been paid, mostly to widows and orphans. The fund now under the control of the Gratuity Board is $60,050.00 and is invested in debentures, mortgages and other securities besides a small amount which is deposited in the Bank of Commerce.

BOARD OF TRADE HEADQUARTERS.

For some years after the organization of the Board, rooms were occupied in the "Exchange Association" building on Wellington street. In both cases the accomodation was found to be too confined and about two years ago it was decided to purchase the property at the northeast corner of Front and Yonge-streets, then occupied by the "American Hotel." Some delay in obtaining the title deeds occurred and it was not until November 1887 that the Board were in possession of clear papers. The total cost of the Building including land, &c., was $470,530.62. This structure is one of the finest erected in the city of Toronto and is a credit to the Board. It is seven storeys in height, the Board of Trade rooms and offices being on the 6th floor of the building. These consist of a hall occupying 1925, a clerks' office 300, a council room 520, secretary's office 100 and the grain inspector's room 300 square feet respectively. The remaining portion of the building is divided into large and small offices. Steam is used for heating the building, while in addition grates are placed in the principal offices.

H. N. Baird is the president for 1892, having been re-elected by acclamation. Hugh Blain is 1st vice-president, S. F. McKinnon 2nd vice-president, George Maclean Rose treasurer, the secretary-ship still remaining in the hands of Edgar A. Wills J. P. who has so long and ably fulfilled the duties of this position.

The committees of the Board of Trade are:

The Council-Examiners of Flour and Meal.
" " " Grain.
" " " Hides and Leather.

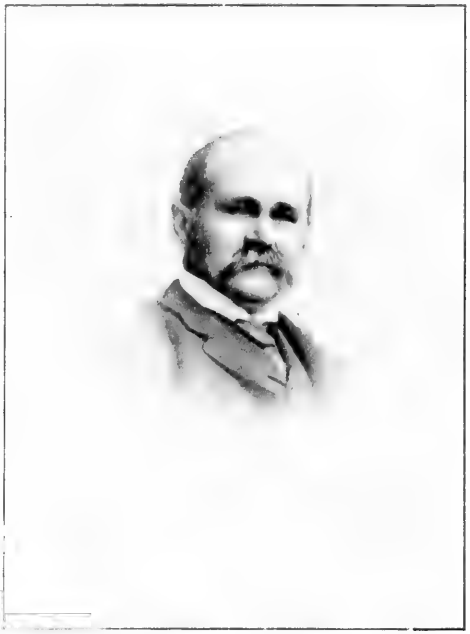
Flour and Call Board Committee.

Board of Arbitrators and Examiners of Grain for Ontario.

Trustees of the Gratuity Fund.

Attached to the Examiners of Flour, meal, grain and hides and leather are three inspectors.

HUGH BLAIN, Vice President.

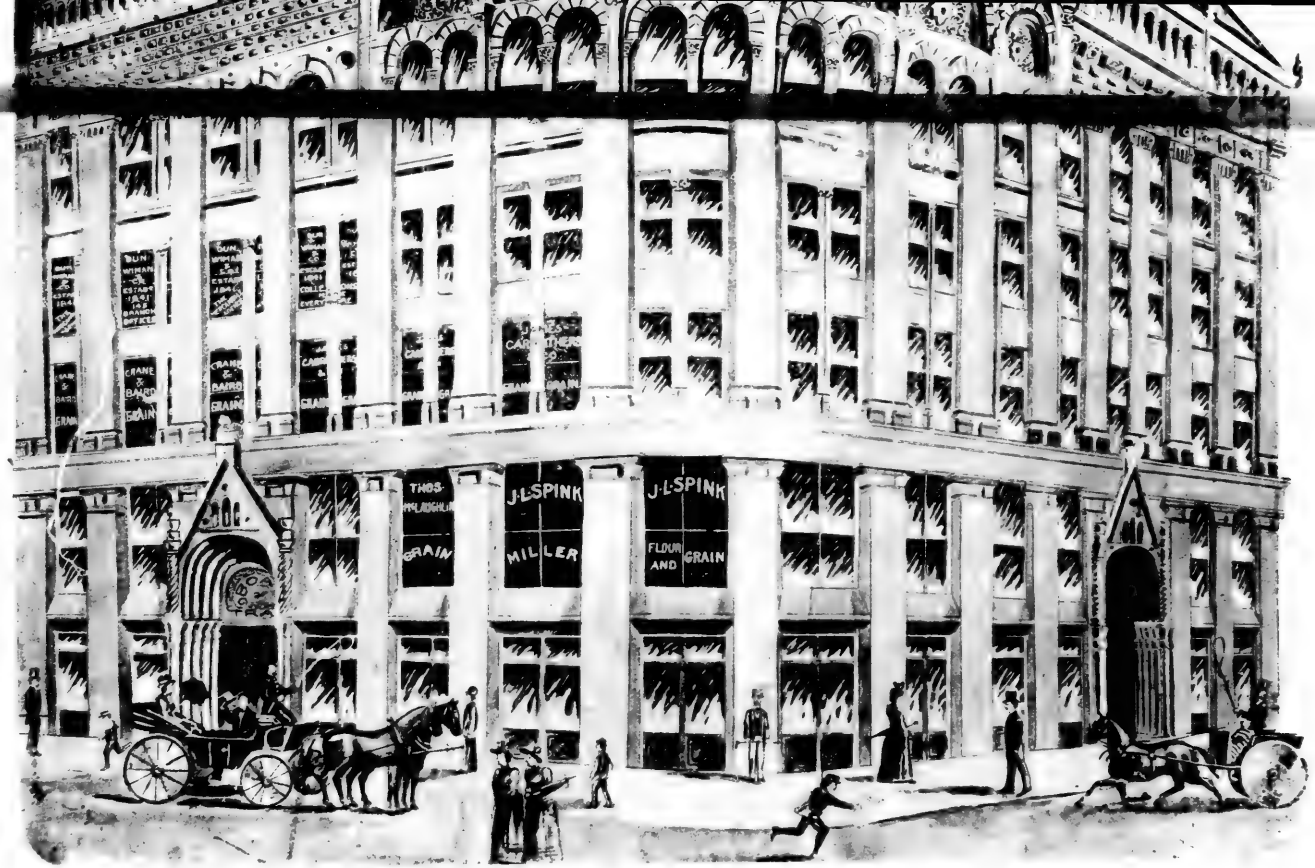


S. F. McKINNON, 2nd Vice President.

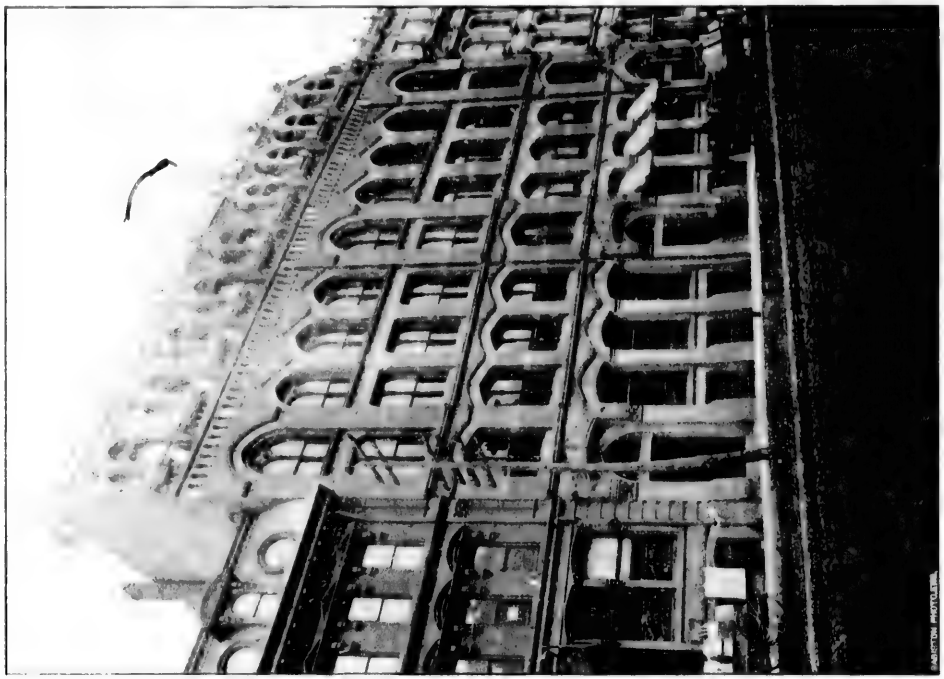
GEO. MACLEAN ROSE, Treasurer.

EDGAR A. WILLS, Secretary.

BOARD OF TRADE OFFICERS.



BOARD OF TRADE BUILDING.



MIDDLESEX HOUSE OF JOHN MACDONALD & CO., ST. THOMAS.

JOHN MACDONALD & CO., Wholesale Dry Goods, Front and Wellington streets. There are many instances in the history of the world's commerce of the phenomenal success of certain persons, but it would be difficult to find a more striking example of the result of energy, self reliance, prudence and business ability than the towering six story building of John Macdonald & Co., importers of dry goods. The business was founded forty two years ago by the late Senator John Macdonald, but in those early days the concern was of modest pretensions. Mr. Macdonald had then had about seven years commercial experience, and had shown remarkable tact and foresight during that time. In 1842 his health failed him, and he sailed for Jamaica, returning in eighteen months to Toronto, where he established what has proved to be the most important dry goods concern in the Dominion of Canada. Mr. Macdonald at first opened a small business house on Yonge street, which became very successful for the next five years. He did not make rapid strides during this period, but every step was certainly made, and in 1854 he was at the head of a well established solid concern. At this time [illegible] on a greater proportions, and it was found necessary to secure extensive premises on Wellington street, where he confined himself to the wholesale trade. Here [illegible] increased in volume in a wonderful manner, and at the end of [illegible] the premises were let out in all to the [illegible] and other and larger premises were [illegible] on the [illegible] street. The business at this time was acknowledged to be one of the most solid and extensive [illegible] in the country, and has taken the lead ever since. The [illegible] premises occupied at the present time were opened for [illegible] twelve years ago. They are, we [illegible] lately planned in the country. [illegible] buildings in Toronto, but the [illegible] the roof of this building considerably [illegible] years. It is a fact worthy of notice that these premises [illegible] was started. Everything [illegible] with great system and on a gigantic scale. The [illegible] two enormous six story wings [illegible] new goods, and built in modern style, with every [illegible] known. The structures have a frontage [illegible] and front streets of one hundred feet each, [illegible] through from street to street. The [illegible] cannot be surpassed anywhere in the country [illegible] visitors for the exclusive use of freight, and two [illegible] entrances [illegible] with the various stores. On the first floor are [illegible] offices. These offices have been lately [illegible] improvements for the convenience and comfort [illegible] every respect for the prompt [illegible] The various departments [illegible] described [illegible] which is used as a shipping room and the other [illegible] room. As the goods arrive [illegible] entry desks are run along [illegible] The various departments [illegible] and staple departments. On the second floor are [illegible] worsteds, Canadian woollens and tailors' trimmings. On the third floor of the building are the [illegible] and ascending there [illegible] the visitor will [illegible] shirts, small wares and fancy goods. There is yet another enormous department [illegible] feet; this is the carpet department. Here [illegible] all kinds of Brussels, tapestry and woollen carpets [illegible] and hemp. [illegible] in the Dominion. From the [illegible] that the stock of this gigantic concern is the largest in the Dominion is proved. Employment is given the year to about 100 persons, who are distributed over the various departments. The city, aye, the country, [illegible] the loss when the Hon. Mr. Macdonald was [illegible] He had built up the trade of this house; he was [illegible] member of the Board of Trade for many years, and had by that body in such high esteem as to be selected [illegible] to draw up resolutions embodying their views [illegible] the Reciprocity question with the United States. He is the author of two useful books, "Business Success, What It is and How to Secure It," and "To the Young Men of the Warehouse." These are valuable books and should be read by all. The late hon. gentleman has characterized throughout his life by honest, truthful principles. He acted independently for himself, and, although careful, he was never selfish. The best proof of his philanthropic nature is shown in the handsome sum of money bequeathed to the Toronto Park Hospital, amounting to no less than $100,000. The present members of the firm are John A. Macdonald, Paul Campbell and James E. Macdonald. The first two gentlemen were partners with the Hon. John Macdonald, and since his death James E. Macdonald has been a limited partner. The present firm is as energetic and successful than in former years, and [illegible] will, [illegible] lead the trade as heretofore.

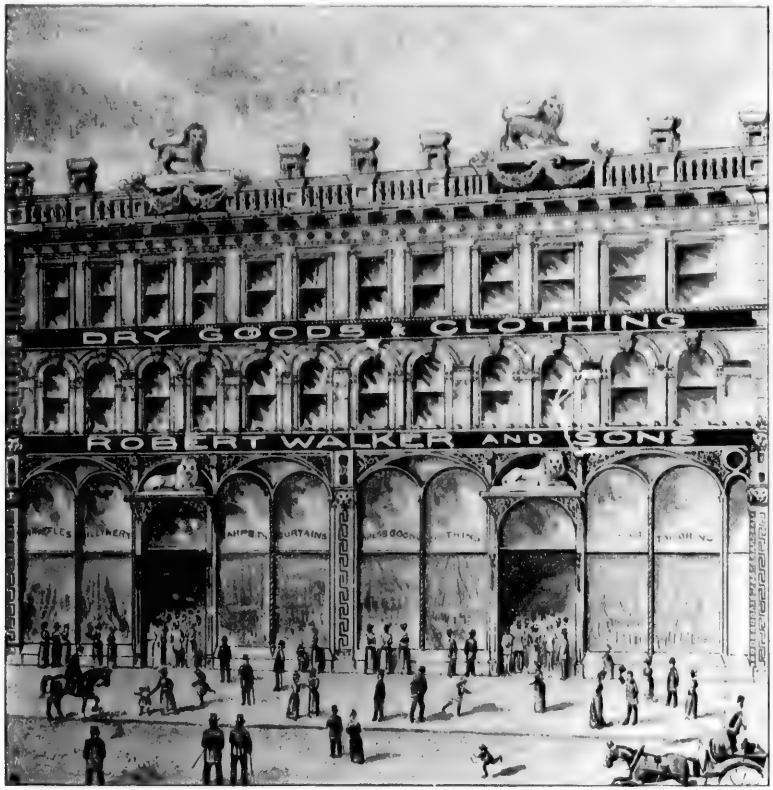
[illegible] & Co., Corsets, Corner Bay and Adelaide streets. The shape of the corset has a great deal to do with the shape of the dress which covers it. There was a time when these goods were as stiff as a board and the lady [illegible]

ESTABLISHMENT OF BRUSH & CO.

[illegible] Brush & Co., which [illegible] the corner of Bay and Adelaide streets [illegible] though the Dominion that [illegible] of them is not necessary here. The firm have representatives who cover every portion of Canada, by a corps staff of skilled observers. Only [illegible] are used, and the quality, [illegible] Mr. B. Brush [illegible] manager. He [illegible] respectable merchant. He is a prominent member of the Toronto Board of Trade [illegible]

[illegible] Dominion [illegible] vocal and instrumental of the world. [illegible] collection [illegible] equipment of such an institution. Much more might be said descriptive of the apparatus and equipment of the college, but enough [illegible] College, then of the three [illegible] The College [illegible] the University of Music. The [illegible] of music, and books of reference of every kind [illegible] library is a credit to the city as well as to the college. There are in the college for the use of the students that [illegible] under management of competent teachers, in addition to all the other instruments and appliances [illegible] equipment of such an institution. Much more might be said descriptive of the apparatus and equipment of the college, but enough [illegible] College, then of the three [illegible] The College [illegible] the University of Music. The [illegible] of music, and books of reference of every kind [illegible] library is a credit to the city as well as to the college. There are in the college for the use of the students that [illegible] under management of competent teachers, in addition to all the other instruments and appliances [illegible] equipment of such an institution. Much more might be said descriptive of the apparatus and equipment of the college, but enough [illegible]

MR. TORRINGTON.



ESTABLISHMENT OF ROBERT WALKER & SONS

[illegible] Reference should be made to the Orchestral School which has been organized in connection with the College. Any person who can play an instrument well, may join it free of charge, and it now numbers over [illegible] of the most important [illegible] in the musical world of Toronto. The Board of directors of the college are: George Gooderham, president; J. K. Kerr, Q.C.; Prof. Ias. Loudon, M.A.; Wm. McDonald, M.A.; T. G. Blackstock and F. H. Torrington. The Musical Director, and a gentleman to whom the greatest praise is due in connection with the institution, is Mr. F. H. Torrington, who during last summer visited all the leading musical centres of the old world in the interests of his college.

Mr. Torrington has been for fifteen years organist of the Metropolitan Methodist Church, and conductor of the Toronto Philarmonic Society, and has during that term of residence in Toronto conducted the great Toronto Musical Festival of 1886, which he also originated, one of the most successful events of the kind ever held in America; the Semi Centennial Festival in 1884; the Apollo Club, the Symphony Orchestra, the University College Glee Club, and the Body known as Mr. Torrington's Orchestra, which is now a flourishing institution. In addition to these labors, he has conducted the Hamilton Philharmonic Society. Amongst his vocal pupils who have already been successful public singers are Misses Susie and Katie Ryan, Miss Juliett D'Ervieux, Miss Adele Leclaire (Boston, Mass.), and others. Whitney Mockridge and many of the leading soloists and Church Choir Leaders of Toronto and elsewhere. The same may be said of his Piano and Organ pupils. He has taught the piano at Mrs. Neville's School for Young Ladies, Rolleston House, for ten years, and is musical director at Moulton Ladies' College, McMaster University. His services to the musical world of Toronto have been too great to be estimated in any words of ours.

R. WALKER & SONS, General Dry Goods and Clothing, 33, 35, 37, 39, 41, and 43 King-street east, and 18, 20, 22 and 24 Colborne-street. The extraordinary progress of Canadian commerce is aptly illustrated by those immense business houses which occupy an extensive area and monopolise a considerable trade in all the larger towns and cities. It can be easily understood that a house doing a trade such as is done by Messrs. R. Walker & Sons, must necessarily buy in very large quantities of all goods sold in the store, and can by these means obtain them cheaper and sell at lower rates than the smaller establishments. [illegible] Dominion, from N[illegible] British Columbia, w[illegible] parcels post and expressage, can [illegible] lowest prices without having to come to this city. Messrs. R. Walker & S[illegible] firms in the city engaged [illegible] trade, and one of the [illegible] have been identified with the city's progress ever since. [illegible] Toronto has prospered so have they, and [illegible] of the finest connections in the country. The [illegible] very extensive, being four storey [illegible] frontage of one hundred and seventy feet on King-st [illegible] two hundred feet back to Colborne [illegible] Elevators and wide staircases lead from the [illegible] large staff of competent assistants is employed [illegible] the numerous customers. The stock is large and very [illegible] clothing, custom tailoring, carpets and house furnishing [illegible] which are separated into the many different departments. Plate glass windows expose to the view of those on the street [illegible] tasteful, attractive displays. Messrs. R. Walker & Sons [illegible] in enterprising firm and thoroughly merit the [illegible] from their splendid goods and cheap prices. They are highly esteemed by all who have met them for their honorable dealings.

PETTIGREW & FARRAND, General Grocers, etc.; 1354 Queen street West. This firm was only established a year ago, but since that time has drawn together a growing connection. Premises situated at 1354 Queen-street West are occupied by this firm comprising a building which rises to a height of three storeys and has an area of 25 by 60 feet. The store windows are fitted with plate glass, and are dressed in a skillful manner with numerous samples. Messrs. Pettigrew & Farrand operate a wholesale and retail grocery and provision business, also dealing largely in feed and flour. At all times a large and well selected stock is kept on hand [illegible] the calls of the increasing number of customers, [illegible] sugar, canned goods, such as [illegible] table delicacies of all kinds, al[illegible] ham, bacon, eggs, butter, cheese, flour, and feed. During [illegible] season fresh fruits are always kept on hand, while butter and eggs are specialties. With reference to these latter products the firm has made special arrangements with farmers in the vicinity, thus receiving a daily supply and always [illegible] their customers. The stock will always be found to be of choice quality in every particular, for the greatest care is taken in having only first-class articles. The proprietors are Mr. J. Pettigrew and Mr. C. Farrand, men of solid credit and long experience.

D. BROADFOOT & CO., Dealers in Coal and Wood, 188 and 190 Spadina avenue. The trade in coal and wood [illegible] has grown to great importance, being so extensively [illegible] in the home, and prominently [illegible] in Toronto are Messrs. D. Broadfoot & Co., of Nos. 188 and 190 Spadina avenue. The business was established about two years ago by Messrs. Broadfoot & McLaddin, the latter gentleman retiring from [illegible] and a constantly increasing trade [illegible] on ever since the inception of the business. The premises occupied comprises suitable yards and offices, covering in all an area of 54 x 100 feet, affording ample [illegible] the storage and display of stock, as well for the rapid prosecution of trade. The yards are always well stocked with a full line of hard and soft coal and wood, [illegible] all the many varieties specially adapted to the wants of their work and steadily increasing patronage in the city. Besides the extensive coal and wood business carried on by Messrs. Broadfoot & Co., conduct a leading Dairy, and have an office or at least a branch for this department at 111 Manning Arcade, which is under the personal supervision of Mr. A. Broadfoot. In the coal business 3 waggons are constantly employed, and in the Dairy one, while several [illegible] are required constantly. Mr. D. Broadfoot looks [illegible] fully after the coal and wood business and is a man [illegible] with practical experience in this line. The trade in the city is [illegible] increasing and is second to none. Mr. D. Broadfoot belongs to the Board of Trade and is considered a first-class business man whose aim is to be up with the times and to study the wants of his many patrons.

THE DEER PARK SANITARIUM

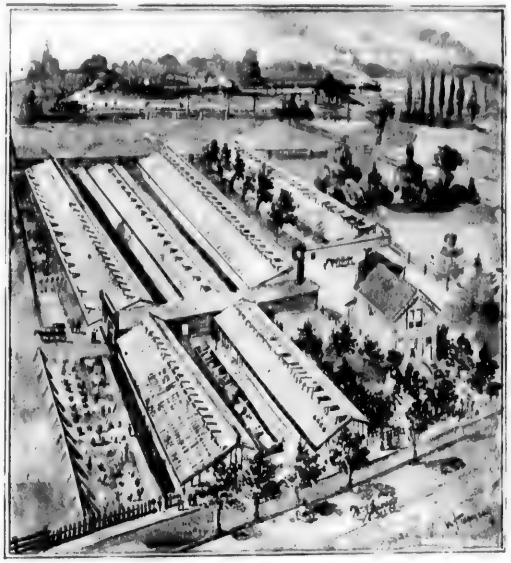
[illegible] Deer Park, Toronto [illegible] Mr. [illegible] Act in [illegible] Deer Park [illegible] The sanitarium is 112 feet [illegible] Wade and [illegible] 15 [illegible] Deer Park [illegible] Lake Ontario. On a clear day the mist rising from [illegible] Niagara can be distinctly seen. The exterior of the building has been so well laid out that there is no waste [illegible] All the interior doors are surmounted by fan lights, [illegible] interior woodwork is stained and varnished and is of oak and [illegible] All the ceilings are lofty and every room is [illegible] well lighted. The exterior is of white brick. There are ornamental dormer windows and a mansard roof, [illegible] painted colours and ornamented with a [illegible] in blue and gold. The main tower [illegible] It is about [illegible] feet. There are two minor towers, which are graceful in form and add to the finish of the exterior. The sani[illegible] arrangements, the draining, plumbing and ventilation, [illegible] special attention, and [illegible] satisfactory. The building is heated by low [illegible] steam boiler in the basement, which com[illegible] with each room and corridor by means of well [illegible] radiators. The danger from fire is minimized by the [illegible] hydrant with 50 feet of hose attached to each corridor. There is, of course, an ample supply of water [illegible] all purposes. The present officers of the Asso[illegible] are Messrs. B. Homer Dixon, president; D. W. Alexander and Hon. Chas. Drury, vice presidents; I. A. Curlaw, treasurer; C. Schomburg Elliot, M.D., secretary. The directors are Messrs. Henry O'Brien, Stapleton Caldecott, K. Kilgour, T. J. Wilkie, all of Toronto; George Foss; Joe Brantford and George E. Hague of Kingston. Mr. Robert Jenkins is auditor. The medical superintendent is C. Schomburg Elliot, M.D., M.C.P. & S., whom the board have been very fortunate in securing the services of as medical superintendent. Dr. Elliot is an accomplished physician, with an experience extending over a period of 30 years. He has made a special study of the cause and cure of inebriety [illegible] bath and three other bath rooms. A [illegible] corridor connecting with the wing building contains ser[illegible] [illegible] This floor is at the south end [illegible] feet wide, which is reached from [illegible] feet wide by twelve feet [illegible] connected with the wing building and having stairs leading to the basement. This [illegible] Lake Ontario. On a clear day the mist rising from [illegible] Niagara can be distinctly seen. [illegible] [illegible] [illegible]

EDWARD FISHER

TORONTO CONSERVATORY OF MUSIC. "Music hath [illegible] Rival of Apollo but divided views as to the [illegible] hath [illegible] to record them, to [illegible] condensing his opinion, and expressing unmistak[illegible] or spiritual [illegible] with a modicum of music. And no doubt [illegible] found the divine art is an indication of refinement, [illegible] and a high state of civilization. Among all our [illegible] Toronto stands pre-eminent as the home [illegible] the arts and sciences. Her universities, colleges, public and private institutions of learning, in increasing number, bear [illegible] the fact, and this special work on the Queen City of the West would indeed be incomplete with [illegible] sketch of an institution which in its particular branch of education, occupies the foremost place. We refer to the Toronto Conservatory of Music and School of Elocution and Oratory. This well known establishment may justly claim the honour of being the pioneer of its kind [illegible] It is true the name conservatory has, in some [illegible] been applied to private establishments possessing [illegible] distinctive features of a genuine conservatory of [illegible] the sense that the term is understood in European countries, it has therefore been a misnomer. The Toronto Conservatory of Music was incorporated under "The Ontario Joint Stock Companies Letters Patent Act," Nov. 20, 1886, and was first opened to the public in September, 1887. The amount of capital stock was placed at $50,000, thus putting the institution at once upon a solid financial basis. The corporation now contains 57 shareholders, among whom are many of the most influential citi[illegible] of Toronto, all desirous of developing in our midst a Canadian School of Music which shall be second to none on the Continent. The Board consists of the following gentlemen: Edward Fisher, Musical Director; Presidents, Hon. G. W. Allan; Vice-Presidents, Hon. Chancellor Boyd and W. R. McMurrich, Q.C.; Honorary Treasurer, A. M. Cosby; Mr. Justice MacLennan and Elmes Henderson, Henry Pellatt, E. A. Scadding, S. H. Janes, M.A., Dr. G. Sterling Ryerson and Jas. Henderson. The objects of the Conservatory as stated [illegible] its charter are manifold, but of chief public interest are the following: "To furnish instruction in all branches of the art and science of music and to furnish instruction in such other subjects as may be considered necessary for the fullest development of the student's mental and physical faculties preparatory to their pursuing music as a profession, with full power to acquire and hold by lease, purchase or otherwise, all lands, buildings, instruments and appliances necessary for the thorough equipment and maintenance of a conservatory of music, and to exercise all powers calculated to advance musical culture and appreciation." The Conservatory opened with about 200 pupils, but the attendance having gradually increased to more than double that number, [illegible] necessitating from time to time increase, not only the number of teachers in the various departments, but also the class room accommodation. The Faculty includes some of the most eminent musicians in Canada, besides others of great distinction, brought expressly by the Conservatory from England and the United States. All are well known, and their names alone form the best possible guarantee that students receive careful instruction and are educated upon sound principles. The Conservatory building is centrally situated at the corner of Yonge street and Wilton avenue the office and reception rooms on the first floor present a busy scene and everything betokens able administration and system, method and earnestness in the pursuit of knowledge. So steadily has the business of the Conservatory increased that the Hon. G. W. Allan in his annual report to the shareholders announced that in view of the growth of the Institution and the need of additional accommodation his Board was taking steps to secure it. In accordance with this we now learn that arrangements have been made to take the whole of the building now occupied by the Conservatory, and excepting the ground floor, all of the block at the corner of Yonge-street and Wilton avenue will be renovated and adapted to the requirements of the Conservatory. Contracts have been let for the work which is to be completed ere the beginning of the Fall term, and the new academic year will be entered on in a building containing offices and spacious reception rooms, lecture and recitation rooms specially adapted to their uses, as well as a large hall 60x34, for the recitals and concerts of the school. The premises will be lighted with electricity, communication with the various departments being had by means of speaking tubes. Doors will be doubled and walls deadened, and every modern appliance secured to render the various rooms fit places for uninterrupted study and models of comfort and convenience. The Conservatory organ is one of the largest and finest in this country, and is in constant use by the students preparing themselves for professional players or teachers, affording them the opportunity, in constant practice, for a practical test of their proficiency in organ playing. An excellent library is provided for students, containing rare and valuable works, and augmented constantly by new books and music by recognized authorities. Special Normal courses are arranged for those desiring to take a teacher's diploma, which ranks in merit the same as the artist's course, and opportunity is given these students for imparting practical instruction to classes of children. Referring to the Conservatory calendar we find among the incentives to ambition, and laudable emulation, the scholarships, open to any student, and assisting them to defray the expenses of their education. Classes in the theory of music and violin are open for a term to any beginner in addition to his ordinary course and entirely free. The musical director, Mr. Edward Fisher, is well known as one whose natural gifts, perfected in Continental schools, place him in the first rank among musicians. Having studied his profession in Boston, Mr. Fisher continued his studies and further perfected himself in Germany, and returning to this country became musical director of the Ottawa Ladies College and conductor of the Choral Society there, until accepting the position he still holds as organist of St. Andrews Church here, he removed to Toronto. He was also appointed conductor of the Toronto Choral Society; president of the Canadian Society of Musicians at their annual meeting in 1888, and re-elected in 1889, and he has been vice president for Ontario of the Teachers National Association since 1884. Mr. Fisher is devoted to his profession, is enthusiastic in his work, and brings to bear a steady purpose which has made him eminently successful as an educator, and his pupils seldom fail to catch something of the zeal and ardour with which he himself is animated. His chief energies, however, are devoted to the Conservatory, which has grown rapidly under his care. It is not only his aptitude for teaching which has made him known, but his pupils realize that he leads them up by coming down to them, being one with them in their studies, and aiding them with his experience and the resources of his well stored mind. That these attributes are appreciated is little to be wondered at. Although patient and forebearing, Mr. Fisher in leading the students to those noble works which bear the stamp of genius, and are destined to remain models for all time, none the less exacting in what he conceives to be due to them. His pupils learn this and realize that technical perfection and perfunctory performance will not satisfy him. He does not rest till they catch with him the spirit of the composition, are familiar with it, its history and above all its author. In the work he has undertaken, Mr. Fisher has gathered about him a rare staff of experienced teachers, some of them distinguished not only here, but recognized in London, Boston and New York as possessing marked musical ability and experience: Sig. Francesco d'Auria, author of several musical works and eminently successful in vocal training; Madame d'Auria, equally gifted; Sig. Giuseppe Dinelli, Associate of the London Academy of Music; Mr. Arthur E. Fisher, Mus. Bac. A.C.O., A.T.C.L., (Eng.); Mr. J. W. F. Harrison, Organist of St. Simon's Church; Mr. J. Bayle, Mr. V. P. Hunt, Mrs. Edgar Jarvis, Mrs. S. H. Clark, Mrs. A. M. Dymond, Mus. Bac., Mrs. J. H. Bradley, Mr. Thomas Steele, Mr. Preston and other well known names. The School of Elocution and Oratory is an important part of the Conservatory system, and is under the direction of Mr. S. H. Clark who has long been well known as a leading exponent of the art of elocution. For more than ten years he has been engaged in his profession both in Canada and the United States, and at the present time occupies the chair of elocution in Trinity University, Toronto. Associated with Mr. Clark in this branch of the Conservatory work are other teachers and assistants thoroughly qualified and experienced in their respective branches. Special attention is given to the Delsarte system of gesture, expression and æsthetic culture; singing in its relation to elocution; physical training and calisthenics, and the cultivation of graceful carriage and deportment. The Delsarte and æsthetic culture classes are conducted by Miss Laura MacGillivray, a finished artist in her particular field, and one whose worth has been attested by the highest tributes from the press of both Canada and the United States. The classes for physical training are conducted by Mr. Thompson, teacher of calisthenics and gymnastics at the Young Men's Christian Association Building. Mr. S. H. Preston conducts the classes in sight singing, Introductory Theory and music in public schools. Mr. Preston has been for many years teacher of singing in the Provincial Normal School, Toronto, and has been on the staff of the Conservatory from the beginning. Special advantages pertain to this department of the Conservatory, in common with some of those connected with the musical course. The concerts and recitals given at regular intervals by the students and teachers, are free to the students of this department, consisting of the rendition of sonatas and concertos from the works of the great masters, conducing much to the development of refined and cultivated taste. The course of Lectures also free to the student is delivered by the following gentlemen:- The Rev. Professor Clark, A.M., Trinity University; Wm. Houston, M.A., Rev. Septimus Jones, M.A., Mr. Hamilton MacCarthy, R.C.A., J. M. MacIntyre, LL.B., Ph. D., Mr. George Reid, R.C.A., Dr. G. Sterling Ryerson. The total attendance at the Elocution School during its past year was over seventy, proving beyond peradventure that Canada will sustain a well conducted institution of this kind. No claims are made to accomplish impossibilities in a short time. Elocution is a fine art, and those who advertise to graduate pupils within one year are degrading the art and injuring its progress. The course extends over two years, with a post-graduate option of a third year. The staff is the most efficient to be had. The principal, Mr. S. H. Clark, stands not only among the leading of Canada, but of the Continent. His experience is of the widest, while the assistants have been chosen with the greatest care. The pressure caused by the increased attendance has necessitated an increased staff, and three new teachers have been added, i.e. Mr. Wm. Houston, M.A., Professor of Literature; Mrs. R. Emslie, assistant in vocal culture and Miss Eva May, assistant in æsthetic culture and fencing. This accession to its ranks renders the teaching staff thoroughly efficient and fully prepared for the increased demands upon its energies. It will thus be seen that in its two-fold capacity the Conservatory is doing a grand work. Setting out with high intent, it spared nothing to secure for its pupils, preceptors not only of talent and ability but of acknowledged worth and excellence, bent on developing in those committed to their care, graces of mind and body, which though latent, unfold under the fostering hand and watchful eye of the master whose heart is in his vocation, and the unity and concord which unite the large

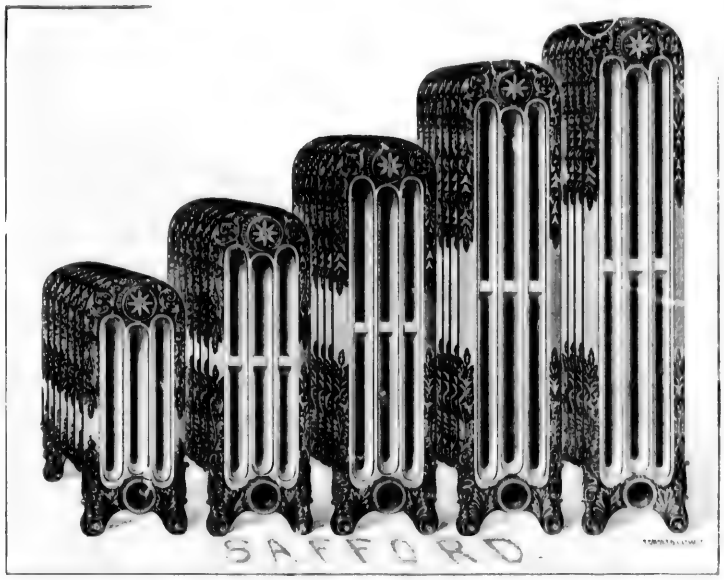
staff find their reflex in fellow feeling and *esprit de corps* among the pupils, hence coming to the Conservatory strangers to each other, as their own talents develop, in this microcosm of music and art, students imbibe that tolerance and respect for the attainments of others, which, wanting in the recluse, are learned only in great schools, or later in the world itself. This brief sketch serves but inadequately to convey an idea of the important place the Conservatory of Music occupies among the educational establishments of Toronto, and shows but imperfectly the wide range of its increasing usefulness. The endeavour to establish the Conservatory met with prompt support, and if practical recognition may be gauged by large attendance and the approbation of the press, then there is every reason for Mr. Edward Fisher, his staff, and his directors to regard with satisfaction the result of their work

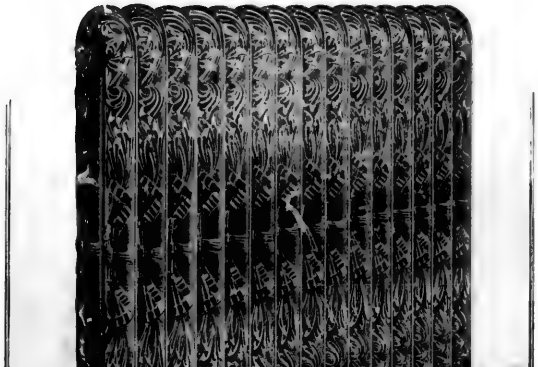
JOHN H. DUNLOP, Rose Grower and Florist, Cor. Mackenzie Avenue and Bloor-street. This special work on Toronto is thoroughly comprehensive, and the propagation of soft wooded or flower-bearing plants, is an industry deserving of notice here, more especially as it caters to a finer taste, which happily is growing year by year. In larger cities most persons who have little plots in front of their dwellings love to plant it with flowers, because they lend to them a beauty and attractiveness the eye loves to dwell upon; while bouquets, wreaths and potted plants, play a prominent part, socially and otherwise. Not more than five years ago Torontonians who wished for any really fine variety of roses or popular society flowers, were compelled to send to the Americans for the accommodation, and only then received a sort of half satisfaction, but thanks to the energy and ability of Mr. John A. Dunlop, now the leading horticulturist and rose grower in Canada, these wants are all supplied from his splendid greenhouses in Toronto. It is desirable therefore, and thoroughly compatible with the object of this number to give a brief sketch of Mr. Dunlop's almost unparalleled progress in the city. Mr. Dunlop was born in New York, January 7th, 1855, of Irish parentage, and in his younger days acquired or at least necessarily absorbed American ways of a practical and go ahead nature. He came to Toronto at the age of seven years, attended Louisa-street school and after working in the Wesleyan Book Room for two years, and in New York as a carpenter, he finally settled in Toronto in 1875, leasing the news stand and telegraph office from the Queen's Hotel. We can imagine a reader saying "What a peculiar way for a prominent horticulturist to begin life?" But just as specialists in any profession or calling, have long ago discovered "that there is no royal road to success," Mr. Dunlop proved, for he acquired almost the full theoretical knowledge of floral culture by studying on quiet afternoons in his news stand, making rose-growing his specialty. In 1880, having become well acquainted with the theory of rose-growing, he saw a fine opening in Toronto for advance horticulture, and built his first green house, a modest and unostentatious structure 6x12 feet in dimensions. The following year it was doubled. The next year a house 8x50 feet was erected. Next season this gave place to a more modern structure 12x50 feet, what is known as a three-quarter span house. Like all men who have reached any prominence in their chosen livelihood Mr. Dunlop never ceased studying and observing the development of rose growing in Canada; and by hard work and perseverence, he rapidly became more competent, (it must be remembered that rose culture is one of the most intricate and difficult of all nature's flora) and as the demand for choice roses also rapidly increased, a large piece of ground was purchased at the corner of Mackenzie avenue and Bloor-street, where the finest establishment for high class rose culture in the Dominion stands to-day. The premises are located near the outskirts of the city, and consist of eight slip roofed greenhouses, aggregating 25,000 square feet of glass, constructed upon the newest and most approved plan and heated by steam. Looking back, the line of progress from the 6x12 seems almost an incredible vista, but one which must be exceptionally gratifying to Mr. Dunlop. Truly "Labour conquers all things, and he is the arbitrator of his own fortune." His last built house is 140 feet long, hip roofed and glazed with double thick French glass 10x16 inches square. In glazing, the glass is butted together, not overlapped as is the case generally, and held in place by battens screwed down over the sash bars. The glass is not bedded in putty. When the panes are perfectly square, say 10x16, there are better chances, as will be easily understood, to get perfectly matched tight-fitting edges, than would be the case were the panes 12x16, or any other unequal size. These roofs are almost perfectly water tight; that is, while they may leak a few drops at the beginning of a shower, after a few minutes the drip stops altogether; and there are two other advantages, namely, there is no darkening of the roof caused by dirt gathering at the laps, and never any dirt inside from condensed moisture on the glass, the water runs down the glass surface without a check, as it would meet in the case of lapped glass. During the recent exposition of florists held in Toronto hosts of the American visitors made most flattering references to Mr. Dunlop's magnificent and progressive equipments. The sash bars used are of clear white pine, grooved to carry off the drip, while under the ventilators he has similar grooved troughs for the same purpose. The ventilators are worked by patent gear. A cool temperature (say 50 or thereabouts) is maintained, and the sturdy stems and stout, stocky nature of his plants, with their fine foliage, speak eloquently of their excellent quarters. Roses are the chief product; carnations and violets are produced in quantity also, while Mr. Dunlop has the honour of being the first florist in the city to force "lilies of the valley." He imports them direct from Berlin, Germany, and in one year past had over 20,000 pips. The annual growth is from 30,000 to 40,000 plants, and for a business developed from crudest beginnings only five years ago this is a record of progress unsurpassed. Many special varieties of roses have been cultivated by Mr. Dunlop as purely Canadian grown stock; and a new rose, named "Toronto," a sport from his celebrated and popular "Perle des Jardins," is on the market this year. This is the first rose of recognized merit sent out from Toronto, and also from the Dominion, for in no city in Canada has horticulture, as an industry and an art, made such rapid strides in progress as in Toronto. During 1892 the rose will be largely grown for exhibition purposes, and for cuttings from which to be propagated. Mr. Dunlop is ever abreast of the times, and his charming personality and devotedness to floral interests have made him a favourite with all who know him. He would be termed in colloquialism "a hustler," and as a student and lover of horticulture his energy and enterprise are certainly wonderful, his marked success being eminently well-deserved. He believes thoroughly in the power of the press, and in his unselfish and kind way attributes not a little of his success to the judicious use of "printer's ink," being frequently referred to in lengthy articles of praise and credit, not only in the leading Toronto dailies, but in the best florists' journals on this continent. In all branches of his profession Mr. Dunlop is at home, and he has wielded a powerful and productive pen in prominent journals, such as *The Florists' Exchange*, and in conventions and banquets is not only an indefatigable worker, but is most popular, and is sought for at all gatherings. He was one of the organizers of the Toronto Gardeners' and Florists' Club and its first secretary, being now vice-president; always having taken the deepest interest in the club's welfare. He believes in keeping up with the procession, and in it is right up towards the front, and during the recent florists' convention in Toronto contributed largely, by his sterling social qualities, energy and civic patriotism, to its success. He is one of the executive committee for International conventions, and has recently attended the usual January meeting of the committee in Washington. He returned via New York city and attended a splendid banquet in their honour. Personally, his proverbial hospitality, manliness and integrity have won the good-will and respect of a host of friends.

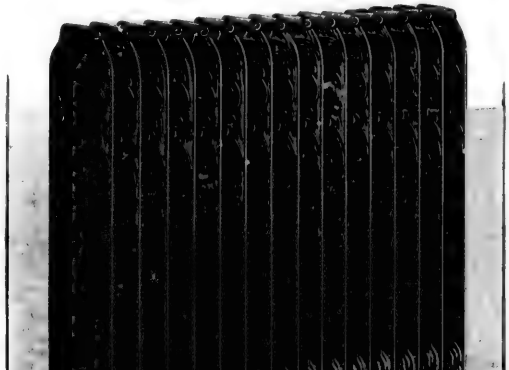


ROSE NURSERIES OF JOHN H. DUNLOP FLORIST.

THE GRAHAM FILE WORKS, Manufacturers of Hand Cut Files and Rasps, Hardware Dealers, etc, 110 York-street; Thomas Graham & Sons, proprietors.—The leading establishment for the manufacture of hand-made files and rasps is located in Toronto and operated under the by name of the Graham File Works. It was founded in 1874 Mr. Thomas Graham, who was born near Sheffield, England, that great centre of the file industry, where for over a century and a half his maternal ancestors had been engaged in the manufacture of files. Here he served an apprenticeship of eleven years, becoming proficient in the work in its every detail. In 1863 he went to the United States, where as a manufacturer and employee he remained eleven years, thus gaining a complete knowledge of the requirements of the American market in this line. He removed to Canada and settled in Toronto in the year 1874, and laying the foundation of this business. Giving his whole time and energy to the work, he has built up not only a large trade but an enviable reputation, for he is recognized as a man of enterprise and reliability. For the first few years he was located on Sherbourne-street, but the more convenient premises at 110 York-street, near King-street west, were shortly taken possession of. The store, 21 x 40 feet in dimensions, is stocked with a full line of hand-cut files and rasps, from the jeweller's file to the heavy rubber or block file. All are manufactured upon the premises by a staff of skilled workmen, *hand labour* alone being used, and under the personal supervision of the experienced proprietor. Hardware goods of every description are also largely dealt in, the firm of Thomas Graham & Sons being widely known. Each file during the time it is being made receives the same amount of care as would be the case if manufactured in old Sheffield. This popular firm ships its goods to all parts of Ontario; also to some of the adjoining provinces, and yearly finds the demand for their goods increasing. Not only is an assorted stock of files always kept on hand but they have the facilities to make any new or special kind of file or rasp that requires skill and more than ordinary care to produce. One of their specialties is the manufacture of all kinds of files, rasps or floats, and some other instruments used by the veterinary profession, their goods being well known and in steady demand from all parts of the Dominion as well as the United States. A few years ago they added other branches to their business, including those of locksmithing, bell hanging and general repairing, and any special article in iron or steel can be manufactured or repaired promptly and at fair prices. Some years ago Mr. Graham took into partnership with him his two eldest sons, T. H. Graham and F. R. Graham, who have been busily engaged in the business since boyhood, both of whom are determined to help in maintaining the well known reputation of the Graham File Works. The firm of Thomas Graham & Sons holds a front place among the manufacturers of Canada as a concern marked by enterprise, energy and undoubted reliability. From the day business was commenced, promptness in filling orders has been their aim, as well as to produce an article sold on its merits at the lowest cost possible.

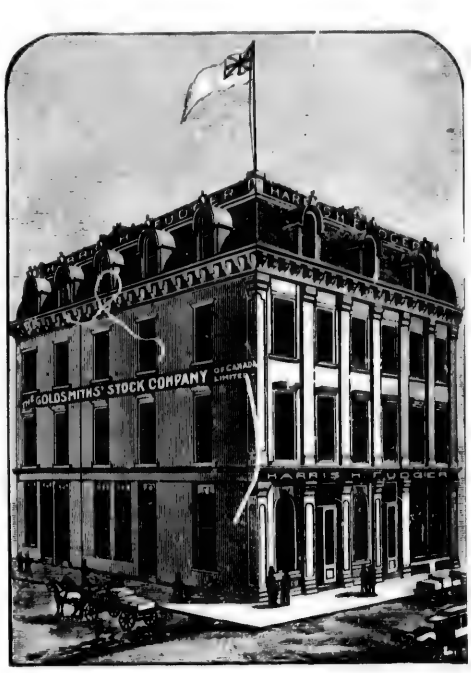






THE TORONTO RADIATOR MANUFACTURING CO. (LTD.)—(See next page.)

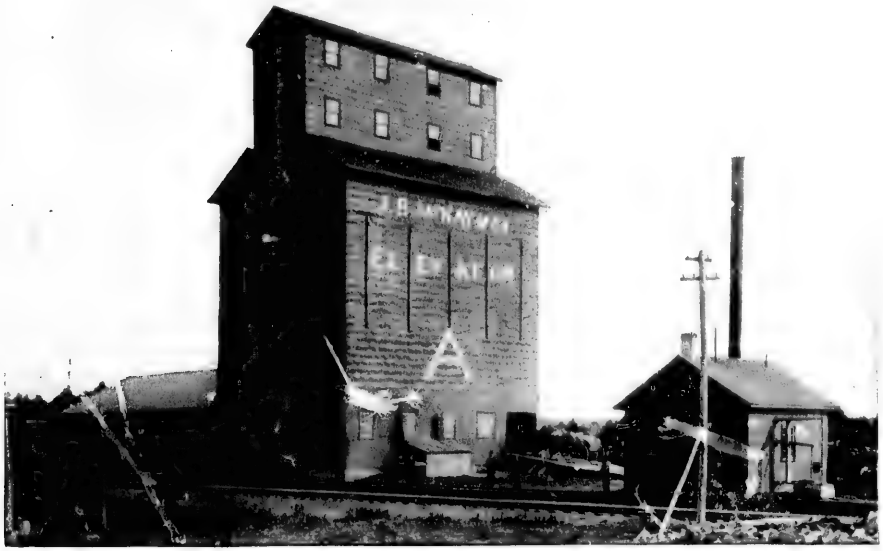
THE TORONTO RADIATOR MANUFACTURING CO. (Ltd.), 476 Dufferin street. Eighty per cent. of the hot water and steam radiators put in use in Canada during the last three years have been the Safford patent. Though this radiator was only patented in 1887, nearly a million and a half square feet are now in use. The peculiarity and unrivalled excellence of the Safford Radiator lies in the sectional joint. No bolts or packing is necessary, the connection is perfectly rigid, and there is the advantage at the same time that the radiator, either water or steam, can be taken apart and changed in size or repaired without difficulty. The testimonials received by the makers from all parts of the Dominion prove that immediate and lasting popularity follows the introduction of the Safford Radiators. Concurrent with this and as a result of it, there has grown up, with headquarters in Toronto, a splendid Canadian industry, giving employment to many people and adding much to the importance of the Queen City as a great manufacturing centre. The Toronto Radiator Manufacturing Co. was established in 1887, with headquarters and works at 476 Dufferin street, Toronto. Today it has joint branches in Montreal, Quebec, Hamilton, Winnipeg and Victoria, B.C. The premises at Toronto cover some acres of ground in buildings and yards. The main factory is a splendid four storey brick building, 240 x 510 feet in dimensions. The company have the largest and most complete plant for radiator work to be found on the continent, and they are sole makers in Canada of the Safford patent. Their establishment is equipped with machinery, of which they own the patent, and which is found nowhere else in Canada. The most perfect system prevails throughout the vast establishment, a detailed description of which would occupy vastly more space than is at our disposal in this article. About one hundred skilled workmen are employed on the premises. The machinery is operated by steam power, the buildings are lighted by electricity and heated by steam and hot water, both kinds of heating being illustrated with the Safford Radiators on the premises, so that visitors may see for themselves both systems in operation. The business of the company, except for the work of one traveller, is conducted through agencies in the cities already named, each city agency looking after the interests of the house in the province in which it is situated. Perhaps the best evidence that can be given of the popularity of the Safford Radiator may be found in the enumeration of some of the buildings that have adopted it. Among these are, in Toronto, Upper Canada College, University College, Presbyterian Ladies' Normal School, Collegiate Institute, new Parliament Buildings, Confederation Life Building, and over a dozen other educational institutions, besides a lot of churches and public and private buildings; in Montreal, the Workmen's Building of McGill University, St. James Cathedral, St. Ann's Church, St. Charles Church, Mutual Life Building, the Telephone Exchange, Banque du Peuple, and numerous other great buildings; in Woodstock, Ont., the Baptist College, and among a few others selected at random, the Parliament Buildings, Fredericton, N.B.; the Convent St. Boniface, Manitoba; St. Michael's Cathedral, Belleville; Insane Asylum, Hamilton; Public Hospital, St. John, N.B.; C. P. R. Depot, Sherbrooke; School of Arts, Quebec; Bank of Toronto and Bank of Commerce, Toronto, numerous banks, churches, hotels, stores, residences, and by the hundred scattered from St. John, N.B., in the east to Victoria, B.C., in the west. The company issue a [illegible] which, besides setting forth the claims of their radiators and giving an immense list of references, including the few named, gives a concise *resume* of the most important scientific facts bearing on the subject of steam and hot water heating. The officers of the company, which has as stockholders leading business men all over Canada, are: President, F. W. Doty; vice president, David Coryle; general manager, John M. Taylor. The financial standing of the company is in keeping with the magnificent development of the great industry they [illegible]



ESTABLISHMENT OF THE GOLDSMITHS' STOCK COMPANY.

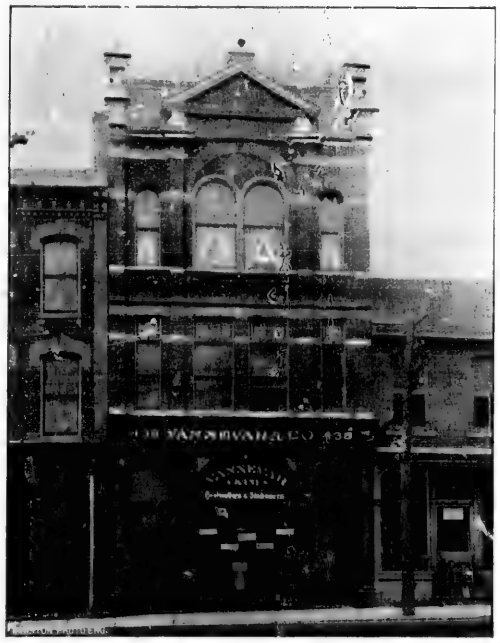
THE GOLDSMITHS' STOCK COMPANY.—There are signs of our city's growth and development which confront even the most ordinary observer, and there are other indications of steady advancement, none the less impressive because we come upon them casually, or, indeed, may have to seek for, would find them. Many an important commercial enterprise presents an unenticing front to the passing public and makes no monument to its own worth and glory in the form of a tall chimney. Such an establishment is that of the Goldsmiths' Stock Company of Canada (limited), extensively engaged in the watch, clock, jewelry and silverware business. Ascending from the modest entrance on the north side of Wellington street west (second door from Yonge-street) one is wholly unprepared to see such a large and cheerful wareroom, extending eastward to Yonge-street, and having three large windows overlooking that thoroughfare. On this flat are to be found the great vaults, offices and showrooms of the Company; their stock room for clocks and other bulky goods being situated in another part of the building. The more valuable portion of the stock is of course kept in the vaults, protected, as indeed are the whole premises, by the Holmes electric system. The vaults are lined with cherry cabinets and lighted with electricity. Sorted in numerous compartments is the stock of gold and silver watches of all grades, from that indispensable requisite to a boy's sense of importance—his first time piece—to the elegant diamond-set gold watches for ladies' wear, and those complicated and expensive luxuries the repeater and the chronograph. One of the most important departments is that of gold jewelry, and although the small amount of jewelry worn by the ladies for the past few years has had a tendency to curtail this trade, the firm have found it necessary to send a buyer every year to Europe to make their selections. Among the goods displayed perhaps the most unique exhibit is of the products of the Ansonia Clock Company, for whom this firm has the Canadian agency. It shows to what a marvellous development the clock industry in America has attained, when their chaste and elegant designs in bronze and old silver can hardly be distinguished from the original productions of noted French artists, whose pieces bring such enormous prices. Some of the very latest novelties are mantel clocks in onyx, black marble, antique oak and other fancy woods. A fine array of figures, side pieces, statuettes, candelabra and ornaments completes the magnificent assortment in this department. The Yonge-street end of the showroom is utilized as a silverware depository, where the goods are shown with great display of taste in handsome wall cases of oak, cherry and walnut. No more attractive and inviting stock could well be imagined. Novelties for the toilet and boudoir, bonbonaires, presentation goods, and those enticing little notions in silver so much sought after just now for wedding and birthday gifts are there in profusion. In addition to sterling silver spoons and forks in plain and fancy patterns, there is shown a full line of the celebrated Rogers flatware, including many of the larger pieces, such as berry spoons, fancy ladles and pie knives, all of which are handsomely cased in satin-lined leather cases. There are also cabinets of silver knives and forks, and combination sets for fish, fruit and dessert, all tastefully fitted in plush-lined compartments, and forming a substantial and useful as well as a very beautiful outfit for the sideboard. Several cases filled with gold and silver headed canes indicate that the firm is quite abreast of the popular demand for these goods. The president of the Company is Mr. Harris H. Fudger, in part of whose warehouse the Company have their premises. The active business management devolves upon Mr. Walter J. Barr, one of the best known jewelry men in the Dominion of Canada. He is indefatigable on the road, and numbers among his customers all the important jewelry firms as far east as Halifax. He personally superintends the American buying, and has just returned from a visit to the manufacturers of New York and New England, where he has been picking up American novelties for the coming season. The firms travellers cover the entire Dominion, parts of it many times during the year, and, in addition, the manager himself makes a special trip now and again, so that the jewelry trade is kept pretty thoroughly posted on what the Company has to offer. Their increasing business necessitated the move into their present new premises last year, and no doubt the fall trade will justify their large expectations and warrant the provisions for a further extension of business.

THE EMPIRE TEA CO., 466 Queen-street west. Geo. Mann, Prop.—Tea is often condemned by a certain class of people as being highly injurious, owing to its action upon the nervous system. Of course the abuse of any article of diet tends to endanger the health, but it is unreasonable to suppose that moderation can injure one. Tea, in infusion, is one of the most refreshing and wholesome drinks it is possible to take, and "the cup that cheers but not inebriates" is a favourite with the majority. The well known Empire Tea Company has been established now for a considerable time, having opened in 1881, and since that date has obtained a most satisfactory and successful business. Having a thorough knowledge of the trade, this firm could scarcely fail to create a demand for their goods, and it is an established fact that their teas are unsurpassed for aroma, delicacy of flavour and strength. Buying in the large quantities they do, they are able to obtain the pick of the crops, and at prices which enable them to compete to the utmost advantage with other houses in the same line. Their store is 22 x 45 feet in dimensions, and is fitted throughout with everything necessary in such an important business, the whole presenting a most attractive appearance. The stock consists of Japan, China and Indian teas, carefully selected from the best crops and admirably blended. An assortment of crockery and glassware is also on hand. The firm import direct, sell for cash only on small living profits, and are masters of their business. A jobbing department is connected with the retail trade. Four assistants are employed. Mr. Geo. Mann is the able manager for the company, and has always conducted the affairs of the firm with thorough ability. To his energetic measures is due much of the company's success.



J. B. McKAY & CO.'S GRAIN ELEVATOR.

J. B. McKay & Co., Grain Merchants, 28 Wellington street east.—The above illustration gives an excellent view of the 100,000 bushel elevator at Burketon owned by J. B. McKay & Co., Toronto. This enterprising firm began business some ten or twelve years ago and gave their attention especially to barley. At that time this grain was shipped in a very dirty and uneven condition to the United States, the only market then for it. Recognizing that a clean, heavy and even berry would be appreciated this firm, with a foresight ahead of their competitors, determined to cater to the best American trade, and immediately started to build elevators specially adapted for the handling expeditiously of large quantities of grain, and equipped the larger ones with one or two of Laidlaw's new celebrated "Barley Cleaners." Their selection for these elevators was also a most happy one, situated as they are at all the principal stations on the Canadian Pacific Railway between Toronto and Peterboro'. Messrs. J. B. McKay & Co. control a stretch of country about seventy miles long, the most fertile and best barley-producing belt of Ontario. Farmers in that section give special care to their barley, and as a result it now has a well merited reputation in the States, even though the Americans have to pay a duty of 30 cents a bushel. Since the introduction by our Government of two-rowed barley for English consumption these farmers have grown it with most favourable results. As a matter of fact, almost all the bright, heavy barleys that have been shipped to English malsters have come from this district, and next year they will sow the "Duckbill" almost entirely. The elevator at Burketon, as stated above, has a capacity of about 100,000 bushels. Their next largest elevator is at Myrtle, which can accommodate about 80,000. Besides these they own the elevators at Locust Hill, Claremont and Cavanville, and run one large one at Arthur, situated on the C.P.R. west of Toronto. All of them are furnished throughout with the most modern appliances for quick handling of grain. Besides barley, this firm handles immense quantities of wheat, black and white-eyed marrowfats, mummies, blue and ordinary shipping peas, oats, &c. Owing to the demand from England for Canadian barleys, they have turned their attention to the exporting of same, and have met with most flattering results, and anticipate next year having a very heavy trade with all parts of the Old Country.



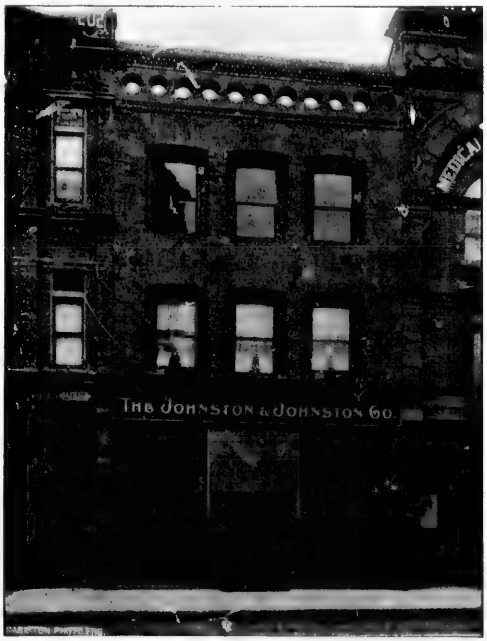
VANNEVAR & CO.'S ESTABLISHMENT.—(See next page.)

VANNEVAR & CO., 438 Yonge-street, Booksellers and Stationers. This is essentially a literary age, and in the immense flow of literature from the press, can be found styles and forms to suit the pockets and tastes of all. In fact the vast volume of reading matter placed before the public forces the reader of to-day to be eclectic, picking out titbits to suit his or her individual taste or study. In this respect in every country one is largely assisted by the bookseller or stationer. Among the foremost in this valuable aid to national education and progress in this city, may be mentioned the well known firm of Messrs. Vannevar & Co. This firm commenced business in the Queen City in 1867, and have by their widespread literary knowledge and careful and comprehensive selection of books, gained a large and ever increasing popularity. The building in which they conduct their extensive business and to which they have but recently removed is a handsome three storey brick structure situated at 438 Yonge-street, a few doors south of College-street and exactly opposite Carlton street, each flat in the building measuring 75x25 feet. The store is fitted with one of the largest plate glass windows in the city, affording a full view of the carefully arranged front, flooding the spacious and lofty interior with light and displaying to advantage the splendid assortment of books piled on shelves ranging the entire length of the store. The stock is very varied, comprising well known works of every description, embracing standard authors of poetry, history, fiction, etc., a specialty being made of educational works and volumes on nautical subjects. A staff of courteous and competent assistants is employed to attend to the wants of customers. The business is superintended by Mr. Vannevar, who gives his close personal attention to all the requirements of the trade and of his patrons, and by his upright and honorable dealings has become in social and business circles deservedly popular.

EDWARD LAWSON, Victoria Tea Warehouse, 30 Church street.—"The cup that cheers but not inebriates," wrote the poet Cowper of a cup of tea, and in his time it was a somewhat expensive luxury. Nowadays tea is one of the cheapest of liquid refreshments, and is certainly one of the most pleasant. The oldest tea merchant in Ontario whose warehouse is to be found at the corner of Church and Colborne streets is Mr. Edward Lawson. This business was opened in the year 1843, and its success has been most marked. A good deal of this prosperity is the result of the proprietor's care to obtain nothing but the finest goods, and as he has had a long experience, and has special facilities in buying, he is thus enabled to give his customers an advantageous price. At this well known establishment there is the largest assortment of new crop teas ever offered in the market to select from, comprising over fifty grades, mixtures and blends, which Mr. Lawson is amply qualified to make. As this gentleman deals exclusively in teas, coffees, chocolates and cocoas, he is enabled to give undivided attention to the selection and blending of teas and coffees, thus giving his patrons the benefit of his long experience in the business. His coffee is excellent and roasted on the premises, and he is agent for Cowan's unequalled chocolates and cocoas. His premises are extensive, and are admirably equipped and thoroughly adapted to the large business carried on therein. A competent staff of assistants is employed throughout the year. Mr. E. Lawson is a prominent citizen and business man, and deserves the large trade he has obtained by his own merits.

[illegible] accessories, be it hardware or drugs. [illegible] generally looked upon as sharply defined [illegible] that disintegration has taken place. [illegible] no doubt more marked than that of the druggist. [illegible] of old time was chemist, analyst, herb[illegible] [illegible] we have the modern druggist, who [illegible] supersedes the drugs. But disintegration [illegible] medicine and the dispenser took their diverse ways, while the proprietary medicine man made the link between. On the larger commercial side arose the wholesale druggist, [illegible] the dealer in physicians' supplies. The most [illegible] of the latter class is the recently organized firm, [illegible] Johnston & Co., Limited, which is [illegible] of the retail drug business of Stuart W. Johnston, [illegible] commodious premises, at No. [illegible] Yonge-street, and there is indeed a highly specialized [illegible] instruments and appliances which, in the hands of [illegible] are made to minister to the comfort [illegible] of the afflicted; rare chemicals, new remedies, [illegible] medicine put up in small doses, [illegible] all stages of convalescence, pill in all [illegible] constituents and coating, an assortment so varied [illegible] recollection. The medical student and the physician may be to be congratulated on having in [illegible] a firm so highly organized and so competent to [illegible] wants of their large and varied constituency.

WAREHOUSE OF EDWARD LAWSON.

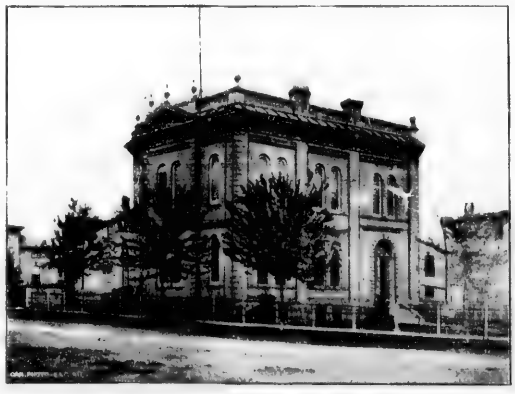


DRUG STORE OF THE JOHNSTON & JOHNSTON CO

GOVERNMENT HOUSE, TORONTO

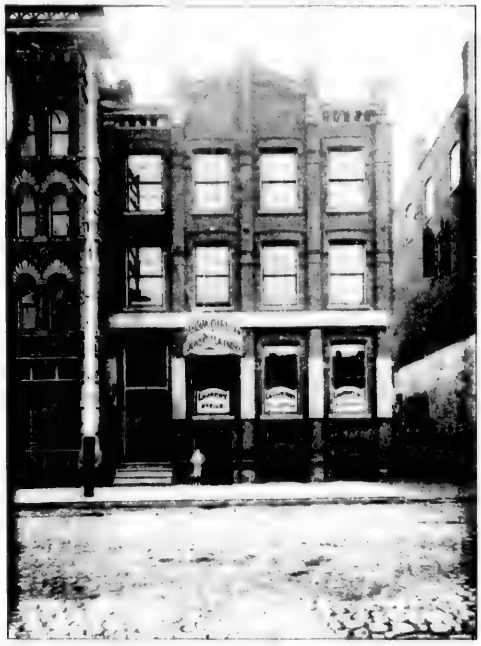
GENERAL OFFICE OF THE GREAT NORTH WESTERN TELEGRAPH CO. (See next page.)

THE GREAT NORTH-WESTERN TELEGRAPH CO. General Offices: Corner Scott and Wellington-streets. H. P. Dwight, President; Erastus Wiman, ex-President.—Electricity is the climax of this group of centuries, and amongst all the ways in which this wonderful agency has been utilized, none have done more to advance civilization than that known as commercial telegraphy. Just as the discovery of America brings Christopher Columbus and 1492 to our minds, so the mention of telegraphy recalls to the student such names as Wheastone, Bain, Ampere and Morse, and most especially that of S. F. B. Morse, who is the father of the system now so familiar on this continent. Thus far we have generalized; we wish now to particularize. In Canada we have a country practically boundless in size, with a range of temperature and climate of the widest possible extent, with a life, a character and a civilization of its own, in fact it is a world within itself. The commercial progress of our country, which is the prime factor of its greatness, originated with the birth of the system of telegraphy, now controlled by the Great North-Western Telegraph Company, and they have kept pace ever since. The "Western Union" represents the United States; the "Great North-Western" represents Canada. The system now known as the "G. N. W." dates its inception to July 28th, 1847, when the code of signals, invented by Mr. S. F. B. Morse, was introduced, and a single wire between Toronto and Quebec was put up by the Montreal Telegraph Company, who were established with sixteen offices and a capital of $60 000. In that year the average earnings per day were $50 00; thirty years later they were $1,750.00. The same year extensions were made to Cobourg, Kingston, Brockville, Belleville and Three Rivers, while by means of the Toronto Telegraph Co. connection was made with Buffalo, and the movement was already certain of success. A good commercial venture is always sure of opposition, and other attempts were launched with small success; amongst them, the Dominion Company (which in 1871 had 9,000 miles of wire and 450 offices), but its United States connection—the Atlantic and Pacific Telegraph—being acquired by the Western Union, it soon fell in the lap of the larger corporation. The Grand Trunk, the Prescott and Bytown, and the Niagara Falls telegraph systems were all in like manner absorbed. In 1848 a connection was effected by the Montreal and Troy Co. with Troy, and from there with Buffalo and New York, while extensions were also made to other American points, and cables crossed the St. Lawrence at intervals. These little incidents in the advance of this system of telegraphy are virtually epochs in the history of Canada, and thus we proceed. The same year the British North America Company built a line from Quebec to Father Point to report vessels passing up the St. Lawrence. Before this latter event (in the year 1851) the line was extended from Riviere du Loup to Woodstock, and a connection was made with St. John and Halifax. Two other lines connected Quebec and Montreal, and after five years of opposition all business passed into the hands of the Montreal company, which was now strong in resources and a thoroughly progressive institution. Next year "The Peoples'" line was built through Canada, and was in its turn absorbed. Meanwhile a new factor, mightier, more extensive and more enduring than any of its predecessors, arose. The East, the land of the morning, has been many times the scene of the dawn of history, but this time, in Canada, the west superseded; for, from a small beginning in the west, with Winnipeg for its centre, sprang a company known as the "Great North-Western." Nearly all great corporations and enterprises can tell of some period of their existence when frenzied competition and "greed for gain," by cut rates, etc., made their business virtually a losing game. This was the state of things in telegraphing when the Great North-Western stepped on the stage, due to the senseless and wasteful competition of rival companies. In 1881, however, a happy calamity befell these companies as a comprehensive scheme for their amalgamation into one, embodying all the telegraph interests of Canada, originating with and devised by Mr. Erastus Wiman, the late president of the G. N. W. Tel. Co., was carried out. The new company—the subject of this sketch—"The Great North Western," leased the Montreal and Dominion companies' lines at a specified rental. These facts, tersely stated, speak volumes regarding the early history of telegraphy in Canada, while the modern and later history would be far too long to be recorded in detail. In 1850 thirty messages daily was considered a good day's work, while last year the Toronto office alone handled over 360,000 messages. Electricity, as the motive force of the telegraph company, has only one competitor and that is time. It is now no longer regarded as providential if a message (for instance) from Halifax to Vancouver reaches its destination, but, on the other hand, it is considered a phenomenon if it does not. It is easily seen that to describe the stupendous business of the Great North-Western,—the number of messages handled all over the system; the annual aggregate of words transmitted; all the offices and the miles of wire controlled by it; the exactness and intricacy of the processes by which all the business is accounted for,—would be indeed a heavy task, and unless it were done in detail the whole would seem incredible to one unacquainted with the marvellous development of commercial telegraphy. The general offices of the company for Canada are located in Toronto, and it is only possible to give the merest outline of the methods practised here, while from this some notions may be formed of the workings of a system embracing the large number of 1,900 offices and 40,000 miles of wire, covering the Dominion from ocean to ocean, as a net work. The splendid building represented in the accompanying cut was erected in 1865, at the corner of Scott and Wellington streets. Those who erected the Montreal head quarters were said "to have builded better than they knew" as the premises have proven adequate for each year's increase of business; while the Toronto building is the extreme opposite, the business having enlarged so much that offices have been taken in the adjoining premises. The building is a four storey brick structure, a work of architectural strength and beauty from external appearances, and the interior, though in some parts too small for the immense operations, is on the whole most admirably adapted to the business of a telegraphic centre like Toronto. On the ground floor are the receiving and delivery departments, with messengers' rooms at the back and large vaults in the rear, for special use of the executive offices located on the first floor. In the executive departments are some of the chief men of this great institution, for example, Mr. H. P. Dwight, now president of the company, who might justly be styled in his long connections with telegraphy, "the valiant hero of a hundred fights." From his office are electric bell connections to every department in the building, and the manager of any department can be summoned at a moment's notice. On this floor are also the offices of the secretary and auditor, Mr. Geo. D. Perry, and the treasurer, Mr. Arthur Cox, as well as of the two inspectors, Mr. J. T. Townsend and Mr. W. J. Duckworth, both thorough and accomplished electricians, the former having been in the employ of the company for over forty years. These inspectors look after all offices in Canada, west of Kingston. On the third storey of the building, or, what is more properly termed, the second floor, is the operating room, at the head of which is Mr. B. B. Toye, who has the honour of being the first Canadian who took messages by sound, and who has to-day probably a more complete knowledge of the idiosyncrasies of telegraphy than any other operator in Canada. Through the cupola enter a bewildering multitude of wires, each being guarded with a lightning protector, which works automatically and shuts off the wire in case of danger. Here, in busy seasons, are employed nearly a hundred operators. The clatter of instruments to be heard is sure to daze the casual visitor, in fact it would seem intolerable, while each operator soon learns to neglect all other sounds but those from his own instrument. Mr. Toye is the right man in the right place, and is one of the most valued officers of the company. On this floor is also the book-keeping department, where a large staff of clerks is employed. Returning to the instruments we might mention that they are not only used in the duplex and quadruple systems, but they have reached the seemingly impossible sexuplex, by which it is confidently expected six messages can be sent simultaneously over the same wire. The "quads" are used to New York, Quebec, Ottawa, Montreal, Buffalo and Chicago. Here also are the "gold and stock" instruments, which furnish quotations for the tickers in the brokers' offices. The switch board in use is a most elaborate affair, made specially for this company, at a cost of between two and three thousand dollars. It provides connection with all the American cities and most of the city newspaper offices. The top floor is the battery room, where several thousand cells are in use. Another prominent and unique feature of Mr. Toye's department is the celebrated gong in connection with the observatory. Every day, at five minutes to twelve o'clock, the time is struck and immediately it is transmitted to all parts of Canada by operators who are ready waiting. There is, too, another accommodation which is far more appreciated in all the farming districts of the Dominion than anyone would imagine, namely, the "probabilities" that are telegraphed daily at 8 a.m. to every office of the company in the Dominion, and posted for the benefit of the public. These are all features that give the Toronto office a wide popularity and pre-eminence, and they reflect great credit upon the management. Toronto is the main repeating centre for Ontario; connects with the Western Union lines at Buffalo, Detroit and Chicago, and also has direct connection with all the principal cable companies. The employees at the Toronto office number over 200 in busy seasons. The delivery department is complete, and has about 60 messengers, who deliver all over the city, while there is also a "call bell" service for messengers to bring despatches in for transmission. Besides this there is a special messenger department, the office being at the corner of Melinda and Jordan streets, the service being a great convenience to the company's patrons, as they have merely to touch their alarm, and, while the message is being written, a boy calls. How like magic! For in ten minutes our communication can have reached the uttermost parts of the earth. Mr. A. B. Smith, the well-known superintendent of maintainence and construction, has been compelled to take offices in the basement of the building, the accommodation above not being equal to the pressure for room. In rear of the basement the linemens' supplies and stores are kept, and there is also a large boiler room, where heat for the whole building is generated. The building is splendidly lighted by electricity, and everything is modern and convenient. There are also five line-men connected with this office, and a horse and express are also used in the special work. Another prominent official has had to locate his office in adjoining quarters in the person of Mr. R. F. Easson, who is superintendent of the Press News department, in connection with the New York Associated Press and the United Press. This company manages the Canadian Associated Press, and has a correspondent in every town and city in Canada, who furnishes full details of any passing event. The Toronto branch is affiliated with the "New York Associated Press" and the "United Press," which it continually supplies with all the important news events, and receives in return the news of the world for Canadian papers. Besides this, however, the company handles an immense amount of special correspondence for Canadian and American papers. The President, H. P. Dwight, Esq., is the best known executive man in the company, and his old time signature, "D. W.," typical of a man of strong individuality, has become familiar to every employee who has had occasion to receive his kindly rebukes. Personally, Mr. Dwight is a thoroughly practical and actual business man, of wide experience, and varied and extensive acquirements. He is a strong, direct, practical thinker on all subjects, especially telegraphy. In 1849 Mr. Dwight, with his own hands, received and sent all business passing through the Toronto office, his one assistant and messenger being Mr. Easson, now the head of the news department. Many interesting stories could be told of this primitive period of the business, now so much expanded and still headed by the same men. Such men as Hon. George Brown and other newspaper men used to come to him and copy reports as he read them from the tape; now they are sent out nearly type-written. To Mr. Dwight is largely due the credit of organizing the present telegraph system of Canada. Mr. Geo. Hogarth was, about five years ago, appointed local manager for the Toronto office, and is in every respect efficient and satisfactory. He is a splendid type of the self-made man, having started, over twenty years ago, as an office boy in this very office. He is an example to our Canadian youth of what may be accomplished by starting out with no other capital than pluck and determination. So quietly and steadily has the "Great North-Western" progressed that there is no parallel institution in Canada with which to compare it. The one point in view is the development of the telegraph interests of our country, to which it has contributed and aided in a marked degree, from its crudest beginnings to the present proud position as one of the foremost nations of the world.



THE ONTARIO MUTUAL LIFE ASSURANCE BUILDING.—(See next page.)

MR. D. W. PORT.



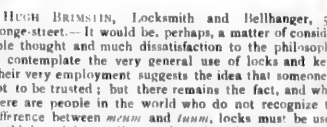
PARISIAN STEAM LAUNDRY

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY. Since 1890 this popular company has operated a large and prosperous business in life assurance, adding yearly to the amount of work done. The headquarters are located at Waterloo, Ont., the entire business being governed by a board of directors, of which I. P. Bowman, Esq., M.P. is president; C. M. Taylor, Esq., 1st vice-president, Robert Melvin, Esq., 2nd vice-president; Wm. Hendry, Esq., manager, and W. H. Riddell, Esq., secretary. For the year ending 31st December, 1891, 1,798 policies were issued, being equal to a sum of $2,094,950.00, so that a sum of $14,934,807.00, representing 11 621 policies, was in force on that date. At the same time the cash surplus amounted to $155 550.00, the net assets being $1,059,031.00. During 1891 $211,007.00, was paid in cash to policy holders. This corporation is a purely mutual concern and a strictly home company, its policy-holders constituting the company, each one of whom has a vote at the annual meeting in the selection of directors and the control of its operations. Policies are issued upon the People's Popular Plan, Twenty-year Survivorship Distribution Plan, the Double Liability Endowment, the Ordinary Life Plan, and the Endowment Plan, all of which have found considerable favour with the public. Existing solely in the interests of its members, all profits are equitably divided amongst them, which is in every way a most suitable method and one which should be more popular than any other as it lessens greatly the cost of insurance. In Toronto the affairs of the company are entrusted to the care of Mr. George Pavne, the district agent, who is assisted in the local work by Mr. L. L. Troy, city agent. Their office is on the first floor of the Queen City Chambers, where they employ a staff of six assistants. For several years these gentlemen have managed with great credit to themselves, by long-continued energy, the company's business in this city, adding each year a large volume of new assurances. They are both well versed in life assurance, being at the same time able and persevering business men of high reputation among their fellow citizens. There are two members of the board of directors residing in Toronto, Alfred Hoskin, Esq., Q.C., and J. Kerr Fisken, Esq., of the well-known firm of John Fisken & Co. The other directors are located in different parts of the Dominion, and all of them are prominent in business and professional circles, men of sterling worth, enjoying the fullest confidence of their respective communities. They are as follows: B. M. Britton, Q.C., Kingston; John Marshall, wholesale merchant, London; Francis C. Bruce of the firm of John Bruce & Co., seed merchants, Hamilton; E. P. Clement, Barrister, Berlin; Robert Baird, merchant, Mayor of Kincardine; S. Henderson, B.A., LL.B., B.C.L., Ottawa; and last, but not least, the Hon. Wilfrid Laurier, leader of Her Majesty's Loyal Opposition in the House of Commons, Ottawa. The company is one which pre-eminently deserves a liberal share of public patronage.

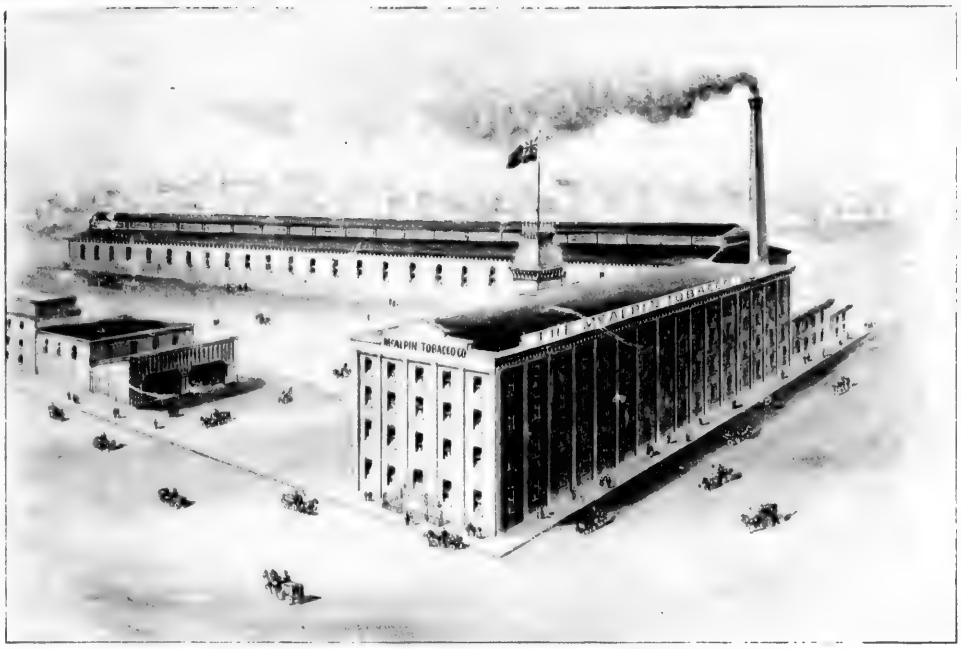
D. W. PORT & CO., Wholesale Dealers in Fraser River Salmon and all kinds of Lake Fish, Foot of West Market-street.—For years past the lake fishing industry has been of great importance and gives employment to a large number of men throughout the year. In the Queen City a firm which has for the past twenty years held a leading place in the wholesale fish trade, is that of D. W. Port & Co. This firm is more especially celebrated for its Fraser River Salmon, though all kinds of lake fish are handled, such as salmon, trout, white fish, pickerel, bass, herrings, etc., and in season all varieties of salt water fish such as cod, mackerel, haddock, herring, etc. Premises are occupied at the foot of West Market-street, consisting of a two story building, 40 x 80 feet in size, the principal feature of which is the large freezing rooms which have a capacity of 60 tons. During the summer a large supply is taken in and frozen for winter consumption. There is also a branch establishment at New Westminster, B.C., under the management of his son Mr. E. H. Port. Mr. Port owns an extensive salmon fishery on the Fraser River, and in this noted salmon does a large trade, handling as much as 200 tons in a season, part of which is sent to the American markets. He also carries on extensive fisheries in Georgian Bay and Lake Superior. The business done by this house is very large; in Toronto alone handling as much as 500 tons of lake and sea fish in the year, while in addition shipments are made as far east as Montreal to London in the west. A considerable export trade to the States is carried on but this has become more limited on account of the McKinley Bill. Thirty years have passed since this business was commenced in Collingwood, Ont., and now it is one of the largest in Canada and its proprietors held in the highest esteem and respect. His son is an enterprising and able business man. Mr. Port is a member of the Board of Trade and is well known by those in this business from the Atlantic to the Pacific and throughout his long and active career has shown the qualities of honourable and straight-forward dealing.

PARISIAN STEAM LAUNDRY. Head office: 67 Adelaide-street west.—After several years of excellent work this popular laundry has proved beyond a doubt that every effort has been made to fulfil the promises made at the outset. From the first it has steadily added to its reputation, both for the high standard of the work done and for promptness in filling orders. A four storey brick and stone building, situated at 67 Adelaide-street west, and having a surface area of 21,000 square feet, is occupied for the office and works. These latter are fully equipped with machinery of the newest types of use in laundry work, while constant employment is given to about seventy five hands. This concern ranks as one of the largest laundry establishments in Canada, having, besides the branches in the city, at 135 King-street west, 413 Yonge street, 726 Queen-street east and 450 Spadina avenue, others in the surrounding towns. In washing and preparing shirts, collars, cuffs, lace curtains and ladies' underwear a specialty is made, this being also the case with hotel work. Articles are called for in any part of the city and delivered free of charge, all work being done with promptness and unequalled finish. Mr. J. A. Rolstin is the able manager of the Parisian Steam Laundry of which Messrs. Chiera & Vier are the proprietors. He is well up in all classes of laundry work, being connected with this line for many years. The system upon which the establishment is worked is of his own conception, and proves to be of the most complete description. He is a smart business man, a courteous gentleman and a pleasant companion.

HUGH BRIMSTIN, Locksmith and Bellhanger, 596 Yonge-street.—It would be, perhaps, a matter of considerable thought and much dissatisfaction to the philosopher to contemplate the very general use of locks and keys. Their very employment suggests the idea that someone is not to be trusted; but there remains the fact, and while there are people in the world who do not recognize the difference between *meum* and *tuum*, locks must be used. As this is so, it is as well to employ a first-class locksmith and Mr. Hugh Brimstin, of 596 Yonge-street, may be mentioned as one of the principal men in his trade. His knowledge of the business is considerable and he has had twenty-seven years experience in this city, which is surely



sufficient recommendation. The extent of his business has necessitated his removal to his present premises, which are very complete and conveniently situated. The building now occupied contains three storeys, each measuring 20x80 feet. The store is handsomely arranged and is well equipped with everything necessary in the trade. The stock is considerable and complete, comprising everything required by those who need his services. All kinds of cutlery, razors and scissors are ground and repaired. Mr. Brimstin employs three competent assistants, and makes a point of never leaving a job until it is perfect. This fact, combined with his natural energy, has brought him his success.

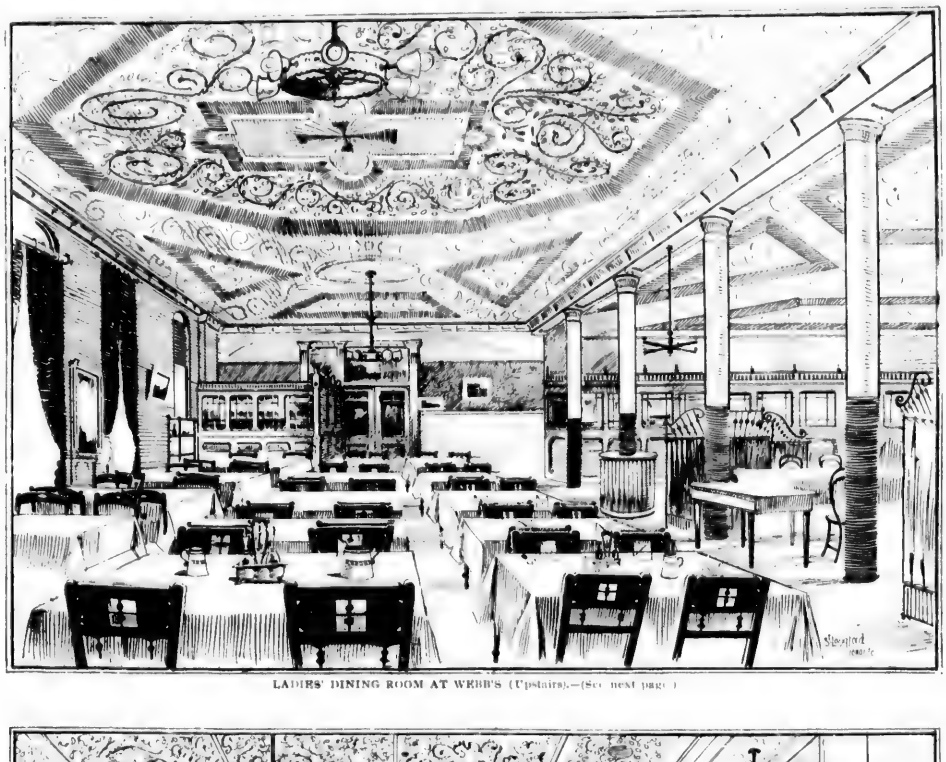


THE McALPINE TOBACCO FACTORY.

THE McALPINE TOBACCO CO., Corner Walter & McMurrich-streets.—The use of tobacco is now almost universal; lovers of the fragrant weed, in our own country, increase from year to year; and many hundreds have not only become fond of tobacco, but of the special brands in smoking and chewing, manufactured by the well and favorably known McAlpine Tobacco Co. of Toronto. The tobacco industry is one of the greatest importance, and is the means of supplying no inconsiderable amount of revenue to the country. The Company carry on an extensive and throughly representative business in Toronto, and during the past 5 years have developed a trade of magnitude in all parts of Canada, competing favorably with older established houses. Their trade extends from the Atlantic to the Pacific, fur travellers continually covering this territory. The headquarters and factory of the Company, are very large and commodious, being recently purchased, and fitted up specially for this branch of trade. The premises cover an acre and a half of ground, the factory in itself being 180 x 125 feet in dimensions, equipped from basement to attic with all the newest appliances and machinery pertaining to the business, and every facility is afforded for the rapid prosecution of trade. Four storeys in height, operated by a 60 horse-power engine, heated throughout by steam, this splendid factory is a model of convenience and completeness, and from a point of utility for the wholesale tobacco trade unsurpassed. It is only necessary to mention that from 125 to 150 employees are required continually to give some definite idea of the magnitude and extent of the business. All kinds of smoking, chewing and fine cut tobaccos are here manufactured, only imported leaf being used. To enumerate the list of brands made in this establishment would be impossible in this work, some of them in chewing being "Beaver," "Jubilee," "Tecumseh," "Anchor" and "Rob Roy," and in smoking "Sunny South," "Silver Ash," "Cut Cavendish," "Puck Mixture," and there is a host of others too numerous to mention. A specialty is made of high grade chewing tobacco, and the "McAlpine tobacco" increases in popularity from year to year. The Company aim to keep up with the times in every particular, and not only offer special advantages to the trade in the superior manufacture of their tobacco, but also offer inducements in terms and prices difficult to duplicate elsewhere. Orders pour in from all directions and receive immediate response, all brands and stock being guaranteed to be just as represented. The President of the Company is Col. E. A. McAlpine of New York who also controls an extensive tobacco factory in the American Metropolis. Mr. John S. Williams is manager of the Canadian business, being the right man in the right place, possessing as he does a wide financial knowledge and excellent business capacity. He is far seeing, prudent and conservative in all dealings, and ably manages the affairs of the Company at all times.

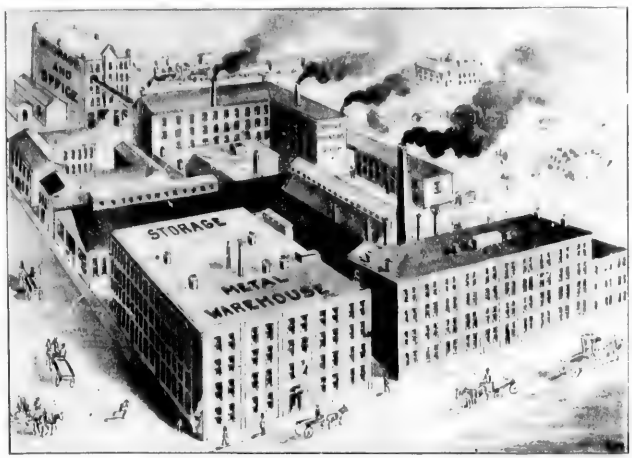
TORONTO HARDWARE MANUFACTURING COMPANY, 1100 to 1110 Queen-street west, Messrs. J. H. Paterson and Geo. Gouinlock, proprietors.—One of the largest houses in the hardware trade in the city is that conducted by the Toronto Hardware Manufacturing Company, whose extensive premises are situated on Queen-street west. This large establishment was opened in 1881, and the proprietors have every reason to be satisfied with their success since that date. Their trade is large and constantly increasing, covering the whole province of Ontario. The building occupied has a prominent position, and consists of three stories and a basement, each being 100 feet square. This large place is used entirely for the manufacture and exhibition of their productions, which, by their durable qualities, as well as elegance, have obtained so large a sale and are known so well throughout the province. Their goods comprise mantels, grates, tiles, stable fittings, crestings, &c., and nothing but the best material is used in their manufacture. Their ware rooms are tastefully arranged and contain many beautiful specimens of their work, and are indeed well worth visiting. Those who wish for anything in their line could not do better than see this large establishment, where their wishes will be attended to in every particular, and everything will be done to make them satisfied. The enormous trade necessitates the constant employment of forty competent hands, and this fact alone testifies to the extent of their business operations. A traveller is kept continually on the road taking the orders of their many customers. The proprietors, Messrs. J. H. Paterson and George Gouinlock, are thoroughly practical business men, having had long experience. To their straightforward dealings, energy and enterprise is due the success of the company, while it is such establishments as these that help to build up the city.

TORONTO HARDWARE MANUFACTURING COMPANY.



LADIES' DINING ROOM AT WEBB'S (Upstairs).—(See next page.)

GENTLEMEN'S DINING ROOM AT WEBB'S (Ground Floor).—(See next page.)



FOUNDRY OF McCLARY MANUFACTURING COMPANY.

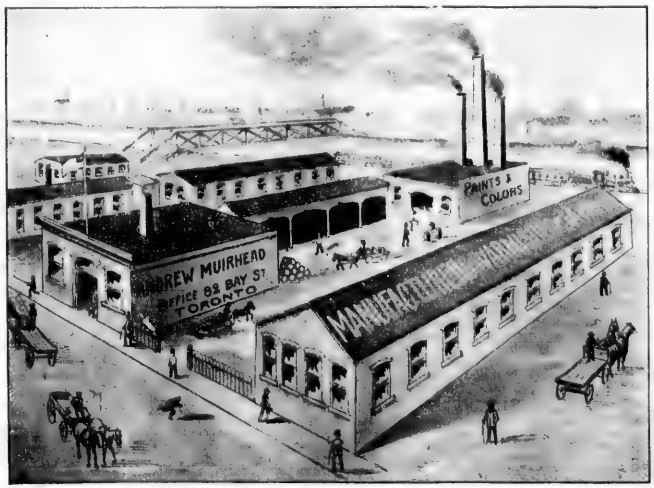
HARRY WEBB, Restaurant and Dining Room, 66 and 68 Yonge street.—Scarcely any place in this city is known better than Mr. Webb's restaurant on Yonge-street, and no other place in the city can better illustrate to the visitor the excellence of Toronto's eating-houses. Mr. Webb is well known here, and his admirable restaurant is patronized by the *elite* of Toronto's professional and commercial circles. He opened this business on the 5th June, 1889, since which time his energy, enterprise and careful attention to all the wants of his patrons have won for him a very considerable and constantly increasing trade. To give proofs of the enormous connection Mr. Webb has attained, the facts that he lunched, in six consecutive days, ten thousand four hundred and forty persons, and that his ordinary average is one thousand per day, are sufficient. The building occupied consists of four stories and a basement. Each flat measures sixty by seventy-three feet, and the whole establishment is fitted in the finest style with all that can add to the comfort or convenience of the visitor. The restaurant and dining room are furnished with handsome tables and chairs, and the lunch counter is replete with everything requisite. The building also contains a ball-room, assembly hall, smoking and dressing-rooms, &c., and all the fittings and decorations are on the most superb scale. To meet the wants of the numerous customers as many as forty-six persons are employed throughout the year, and every possible attention is paid to all guests. Mr. Harry Webb's *menu* is complete, and all the delicacies of the season are to be had. His catering establishment is situated at 447 Yonge-street, where all orders for public banquets, dinners, &c., are taken. Mr. Webb is a popular and courteous gentleman, whose thorough business qualities and energy have obtained for him a large trade and the esteem of a large circle of patrons.

McCLARY MANUFACTURING CO., 49 Front-street west. A. D. Kennelly Manager.—When the biting winds of winter nip the fingers and ears, and the thermometer is down below zero; when the snow covers the ground and the sleighs are out, few things give more pleasure than a comfortable seat near the stove, and if that useful article be made by the McClary Manufacturing Company, the feeling of enjoyment is likely to be enhanced. This company was organized in 1842, and its head office and immense works are situated at London, Ont., where all their well known and excellent stoves are manufactured. Their success has been remarkable, and their business now is one of the largest in their line in the Dominion. Their goods are famed for durability, elegance of design, superiority of workmanship and quality of material, and prospective buyers will always do well to examine their stoves before buying any other. The building occupied by their branch in this city consists of four flats, each being twenty-eight by one hundred and eighty feet in dimensions, and handsomely equipped for the management of the business carried on within its walls. The stock carried comprises a large assortment of the company's manufactures, and consists of stoves for heating, cooking, and all purposes; japanned ware, stamped ware, and metals and tinners' supplies. Four travellers are constantly on the road all over that part of Ontario east of Toronto. The officers of the company are Mr. John McClary, president and general manager; Mr. W. M. Gartshore, vice-president; Mr. George O. McClary, treasurer, and Mr. W. A. Gunn, secretary. These gentlemen are all at the London office, while the branch in this city is conducted with distinguished ability by Mr. A. D. Kennelly. This gentleman, a keen business man, to whose energy and enterprise much of the success of the company in this city is due, and whose uprightness and rectitude in all his dealings with the public have brought him the esteem of a large circle of acquaintances.

ANDREW MUIRHEAD, Manufacturer and Wholesale Dealer of Paints and Varnishes, Office, 82 Bay-street, Factory St. Lawrence-street.—Ten years ago Mr. Andrew Muirhead established this business which by energy and perseverance has been built up to its present size. It is one of the leading manufacturing establishments of the kind in Canada and turns out a line of goods of superior excellence. Varnishes, japans, wood-fillers' paints, and painters' supplies generally represent the stock of this house, while varnishes, japans, paints and colours of every description are manufactured under the personal superintendence of the proprietor. The office is at 82 Bay-street, the warehouse being at 15 and 17 Mincing Lane, while the factory and yards cover a large area on St. Lawrence-street. The latter premises consist of several buildings devoted to varnishes, japans, paints and colours. A staff of experienced men are employed, while the best machinery and apparatus are used. Shipments are made to all parts of Canada, several travellers being kept on the road. This house is agent for Samuel Cabot's Celebrated Mortar Colors and Creasote Stains. Mr. Muirhead is the sole proprietor, managing the entire business himself with tact and ability.

ANDREW SMITH, Saddler, Dealer in Harness, Trunks, etc., 738 Queen-street west.—Harness is in the main no modern institution, for we find that in biblical times it was much in vogue, and, although, in this age many improvements have been made, yet, particularly speaking, the invention of harness is, perhaps, the oldest now in use. In Toronto on any fine day handsome outfits, in the way of carriage, harness and horses, may be seen, and the durability and beauty of style and finish of harness, saddles and general requisites in this line can always be assured if purchased from Mr. Andrew Smith of 738 Queen-street west. This well and favourably known business man has been established in the Queen City since 1859, which fact alone is sufficient evidence regarding his reliability and sterling worth. It is well known that nearly half a century engaged in one branch of trade, gives a rank of knowledge and breadth of experience that nothing else can. Mr. Smith, therefore, being surrounded by such desirable features, is deserving of prominent notice in a work of this nature. The premises occupied are convenient and suitable, being 23x50 feet in dimensions, affording ample accommodation for carrying on this important branch of business. A full stock of saddles of all sizes and weights, harness and trunks of all descriptions, is carried, including light and heavy, single and double, harness, finished in nickle or brass; also, interfering pads, back bands, circingles, curry combs, brushes, whips, trunks, valises, etc., of many varieties. Moderate prices and fine goods are prevailing characteristics of the house, employment being given to four hands of experience and ability, while all operations are supervised in person by Mr. Smith. A large and steadily increasing trade is done, and satisfaction is guaranteed to all patrons. Mr. Smith is popular in business and social circles, and, it is needless to say, retains the good-will and respect of all who, at any time, have dealings with him.

LITTLE JOHNNY'S HOTEL, corner King-street west and Bathurst-street, John I. Beers, proprietor.—That hotel, which is familiarly called "Little Johnny's Hotel," is very popular, and is made the stopping place of many travellers and visitors to the city. Since 1874 it has been under the same management, its proprietor being Mr. John I. Beers, and during this time, which is rapidly approaching a period of twenty years, he has endeavoured to make it popular. That he has succeeded is undoubtedly true, for it is a rare occasion that any of his beds are unoccupied. The building has a frontage on Bathurst street of 35 feet, and overlooks King-street west by 150 feet. Its height is three storeys, while it is constructed of red brick, being a very fine building of pleasing proportions. Interiorly it is conveniently divided up, the first floor consisting of office, bar, sitting-room and dining room; on the second are the parlours and another sitting room, while the bed-rooms, which number 40, are divided between the second and third floors. Throughout, the building is fitted up in a most substantial manner, with every convenience and complete sanitary arrangements. The terms are $1 00 per day, and in comparing the various hotels in Toronto one would be right in saying that "Little Johnny's Hotel" is one of the best and most popular $1.00 houses in the city. The proprietor deserves the confidence of all, for he is unfailing in his endeavours to make his guests as comfortable as possible and to meet their every wish with prompt attendance.



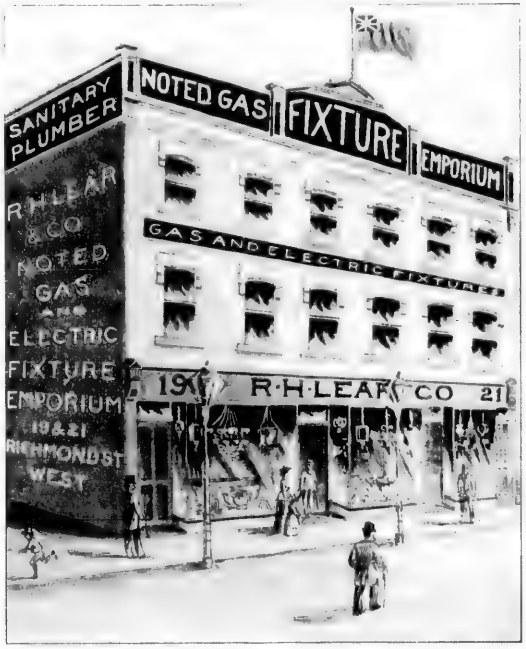
ANDREW MUIRHEAD'S PAINT FACTORY.

WORKS OF THE CONSTRUCTING AND PAVING CO., LTD.

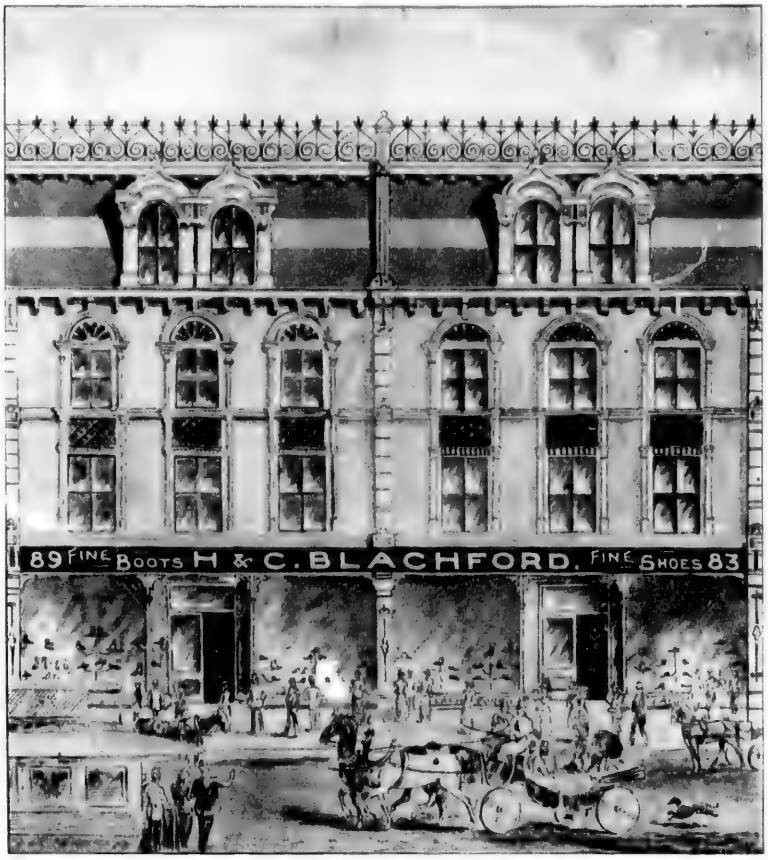
THE CONSTRUCTING & PAVING COMPANY OF ONTARIO (LIMITED). Office, 61 Colborne street; Works, Price street. Arthur W. Godson, President; Arthur Ardagh, Manager. This concern, the only Canadian one of the kind, was established as a joint stock company in June, 1890. During the comparatively short period in which this company has been in operation a large amount of work has been done in the city of Toronto, where their pavements are successfully laid on Bloor, Scott, Gerrard, Bay, St. George and Toronto-street, for the Department of Works, and they have also constructed many driveways for motor-cars, all of which are well done and the work giving satisfaction for a term of years. The company construct streets, roadways, paving them with asphalt, laying their heads, and also Colborne street, and stone crusher and factory, containing all the necessary plant, at North Toronto; one of the best equipped establishments on the continent for the preparation of asphalt for paving purposes. The machinery is of the latest design, built expressly for the company by the Abell Engine Works, from the plans and under the personal supervision of the most expert engineer in America. The dimensions of the factory are 90 x 180 feet, and the daily output, when required, equals 2,000 square yards of asphalt paving per day, employing about 200 men, and also giving work to many teamsters and quarrymen. Contracts are entered into in any part of Canada, and credit is due the management for the excellent way in which all work undertaken by the company has been completed. In the near future they will erect and operate an asphalt refinery, which will be an addition to the industries of Canada. The prospects of the Constructing & Paving Co. are certainly promising, having ample capital and being directed by gentlemen of well known business standing, who have shown great enterprise and capacity in conducting the affairs of the company. The officers are Arthur W. Godson, president; John H. Taylor, vice president; Arthur Ardagh, Arthur Leonard, F. N. Tennant, directors, and James Pearson, solicitor.

R. H. LEAR & Co., Importers of Gasaliers and Electroliers, 19 and 21 Richmond-street west.—Since the first use of gas for lighting a house in Cornwall, Eng., in 1792, its employment has increased to an extraordinary extent and is now practically universal, but perhaps no invention ever met with such opposition. The present generation may congratulate themselves that they live in an enlightened age, when no opposition is made to useful progress, but all is done that will improve and further it. Latterly electricity is pushing its way to the front as an illuminating power, and now it might be said that gas and electricity are the suns of night. Gasaliers or electroliers are largely used and are required in every residence, office or building where gas or electricity is the lighting power. Messrs. R. H. Lear & Co. are one of the largest importers of gasaliers and electroliers in Toronto and making a specialty of these goods, they keep a very large and well assorted selection. They have been fifteen years in this business in Toronto, and have occupied their premises on Richmond street west since 188; Their trade is large and constantly growing and its large proportions are entirely due to the excellent quality and varied nature of their stock. Possessing a perfect knowledge of the best American, French and German manufactures they are able to show to the inhabitants of Toronto one of the finest displays of gasaliers and electroliers, etched, cut and fancy globes, decorated and fancy shades, and a large stock of plain and fancy prisms. The premises consist of three storeys and basement, each flat measuring fifty by ninety feet. Large plate glass windows admit the light on the lower floors where their show rooms are situated. Twelve hands are constantly employed. Messrs. R. H. Lear & Co. are a prominent business concern, whose integrity and upright dealings well merit the large business they now enjoy.

THE TORONTO CONSTRUCTION AND PAVING CO. (LTD.) AT WORK LAYING ASPHALT PAVEMENT ON TORONTO STREET.



STORE OF R. H. LEAR & CO.



H. & C. BLACHFORD'S ESTABLISHMENT

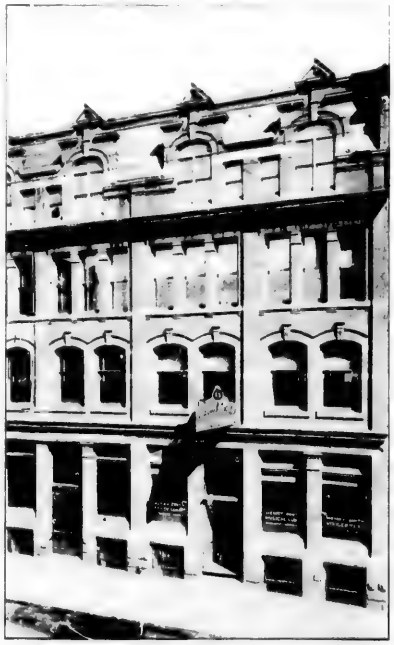
H. & C. BLACHFORD, Retail Dealers in and Manufacturers of Fine Boots, Shoes, Rubbers, etc., 83, 85, 87 and 89 King-street east. One of the best known business houses in Toronto, in fact in the Dominion, is that of the above firm. Established over a quarter of a century ago, they have, by close attention to the wants of the public, attained the enviable reputation of being the leading retail boot and shoe house of Canada. Their roomy premises, prominently located on King-street east, Nos. 83, 85, 87 and 89, which have just been refitted throughout with the most improved furnishings, are admirably suited to their business and to the comfort of their customers. They have four very handsome show windows, which are always tastefully dressed with the newest and most fashionable wear for gents', ladies' and children; these do not convey the slightest idea of the extent and variety of the stock which is kept within. The interior presents a very handsome appearance, and is divided into three distinct departments,—ladies', misses' and children's, men's and boys',—each department being well stocked with the newest and most fashionable boots, shoes, slippers and rubbers from the best known French and American makers, besides which they handle goods from the best Canadian manufacturers. They also do a large custom trade, which is steadily increasing, orders being received daily from all parts of the country. People come and send to them from all parts of the Dominion, knowing that they can get everything from them that is new and fashionable, besides which they are sure of getting a fit, as the Messrs. Blachford make a specialty of keeping all kinds of foot-wear for gents', ladies', misses' and children in the different widths and half sizes, a fact which is very much appreciated by those who have very narrow or wide feet. Messrs. H. & C. Blachford are thorough going business men of wide experience and ability, who have, at all times, put forward every effort towards meeting the requirements of their patrons and to keep their stock supplied with the newest goods at the most reasonable prices possible. Particular attention is paid to mail orders, which form a very large item in their business. Mr. Blachford attends to this department personally, and every possible care is taken to send just exactly what is ordered. You need not be at all afraid you will not be suited. Just send the size, width, kind and about what price you wish to go to, and you are sure to be well pleased with your purchase.

HERBERT ELBORNE, 69 King-street east, Chemist and Druggist.—The practice of pharmacy is and certainly ought to be one of the most respected of all kinds of business. A large iron pestle and mortar, half a dozen bottles bearing sundry marvellous hieroglyphics, a small crocodile hung to the ceiling, a few bundles of herbs, one or two ponderous black letter volumes, with the addition of a grinning skull or two to impress the trembling patient, and a "gift of the gab" on the part of the owner of all these mysteries, the drug store of the past age was complete. It will be profitable to turn from the contemplation of the former ignorance of science to take a glance at the drug store of the present day, of which Mr. Elborne's is a very favorable example. The appearance from the outside gives a good idea of the manner in which this store is conducted. The handsome plate glass window exposes to view a portion of the large stock and gives the casual observer an excellent idea of the class of trade done by the proprietor. The interior of the store, which is twenty by fifty-five feet in size, is equipped in the most modern and neat style. The fittings are of hardwood and the general arrangement and decoration of the store is very tasteful. Glass cases and cupboards contain part of the select stock, which consists of the finest drugs, chemicals, perfumery, sponges and toilet articles of every description. The dispensing department is conducted under the personal supervision of the proprietor and only the purest drugs are used. Physicians and patients may with every confidence send their prescriptions to be dispensed at this establishment. Mr. Elborne is the sole proprietor and manufacturer of the celebrated remedies known as German Liniment, unequalled for sprains; Neura for neuralgia; Indian Herb Bitters and Balsam of Tamarac and Tolu. Tamarind Fruit Caramels, an excellent laxative, is Mr. Elborne's latest and most valuable preparation. A staff of competent assistants is constantly employed. Although this establishment has only been open for the past three years, Mr. Elborne, by his energy and thorough business qualities, has built up for himself a large and increasing trade. His experience in the drug business extends over a number of years, both in England and at Montreal and Toronto, and he is thoroughly qualified, being an associate of the Pharmaceutical Society of Great Britain. His unvarying courtesy and politeness to all who have come in contact with him have made himone of the most popular druggists in this city.

ESTABLISHMENT OF THE GENDRON MANUFACTURING CO., LTD.

THE GENDRON MANUFACTURING CO., Ltd., Manufacturers of Baby Carriages, etc.—One of the largest manufacturing concerns in the Dominion is that conducted by the Gendron Manufacturing Co., Ltd. This firm does the most extensive business in Canada and certainly has the largest share of patronage in its own line. So great, indeed, is its business that it may, with perfect truth, be said that the firm have so many orders that they can scarcely keep up with the immense custom, and one hundred and sixty employees are constantly at work throughout the year. Five commercial travellers represent the company's interests in all parts of the country. The large building occupied as a factory consists of three storeys and basement, measuring one hundred feet by two hundred feet. The general equipment of the whole establishment is perfect, and all the machinery and tools in use are of the most modern description. The firm also occupy as a salesroom one large three storey building, at 183 Yonge-street, where an attractive display of all the goods that they make is shown. The manufactures of the firm comprise, as well as baby carriages of all kinds, velocipedes, doll cabs, bicycles, tricycles, express-waggons, wheelbarrows, rocking horses, reed furniture, bamboo novelties, etc., etc. This year the manufacture of high grade safety bicycles has been begun, and the company are already doing a large trade in this line. They have a great many patents of their own construction, such as a detachable sleigh runner, an all iron gear for waggons, an improved tricycle for little girls, a canopy top spring rail waggon, three patents on a rubber tire wheel, etc., etc., besides a great many patents on machinery, such as are used in their manufacturing establishment. The men employed are all experienced and skilful, and each department is under the management of competent foremen. The material used in all manufactures is of the finest quality, and every care is taken to make the goods of the company the best on the market. To better supply the eastern trade, an office and salesroom has been opened at Nos. 1908 & 1910 Notre Dame-street, Montreal, and the house has corresponding firms at many points in Canada and the United States. The officers of the company are Mr. P. Gendron, president; Mr. J. F. Vogel, vice-president; Mr. G. H. Fisher, 2nd vice-president; Mr. L. V. Dusseau, secretary and treasurer, and Mr. J. A. Gendron, superintendent. All these gentlemen are well known business and public men, whose consistent, honourable and upright dealings have gained for them the esteem and respect of all with whom they have come in contact in their business relations. Large houses such as these are amongst those which have helped to build up the wealth of Canada, and the Gendron Manufacturing Co. Ltd., whose enterprise has brought them such a large business, certainly deserves the immense trade built up.

HENRY SMITH, Wholesale Fancy Goods, etc., 53 Bay-street.—The proprietor of this young concern, which only commenced operations on the 1st of January, 1891, has not entered upon this business without having established a wide reputation for himself. For thirteen years past he has been prominently known as the senior partner of the firm of Smith & Fudger, which was engaged in this same line of business. About the latter end of 1890 the members dissolved partnership, whereupon Mr. Smith comes forward as the sole proprietor of a business which bids fair to take all before it. He has located his business establishment at 53 Bay-street, amongst the majority of the wholesale houses of Toronto, and has thus obtained not only a fine situation but also extensive premises, which show a frontage of 45 feet, a depth of 180 feet and a height of four floors and a basement. From previous experience, Mr. Smith has fitted his premises in a way which shows he has greatly studied not only convenience and despatch in all work, but light and ventilation. There is one portion of the building—the sample rooms—which is splendidly arranged, and filled with selections from the stock. All other parts are used for the storage of the large and varied stock which is composed of all classes of fancy goods, druggists' sundries, woodenware, etc. Twenty men find employment in the various internal duties of the establishment, while the external work is entrusted to five commercial travellers, who take each their own district, and thus cover all parts of the country, from Halifax to Vancouver. It is hardly necessary to mention any facts with reference to Mr. Smith, who is so widely known, greatly respected and esteemed by all.

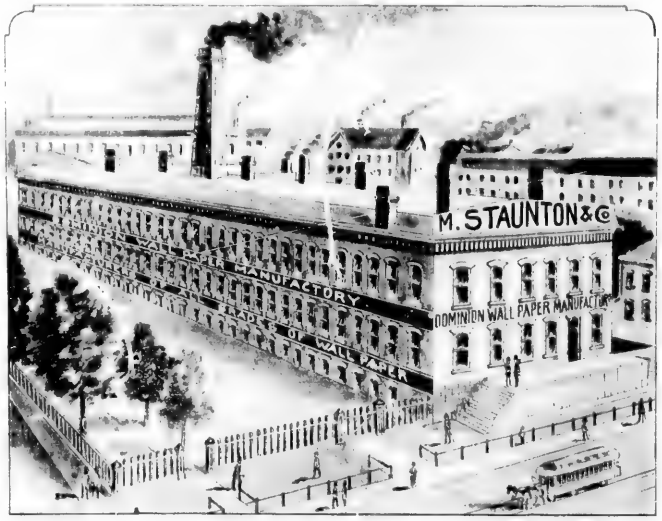


WAREHOUSE OF HENRY SMITH.

MORRISON'S BRASS WORKS

JAMES MORRISON, Brass Founder and Manufacturer of Engineers', Plumbers' and Gas-fitters' Brass Goods, Steam Gauges and Locomotive Brass Fittings, 89-97 Adelaide street west. Mr. James Morrison, by his energy and ability, has built up one of its most important industrial establishments. In these days of rapid railway development and steadily improving machinery, as well as more modern sanitary work in connection with the construction of buildings, the part played by the brass founder grows more and more important, and the products of his factory more and more complex and varied. Some thirty years ago Mr. James Morrison established the business which bears his name, and which has since developed until it has not a rival in success in its line throughout Canada. The premises comprise a stone building, 73x105 feet in dimensions, part of it three and part four storeys high. It is fitted with all the latest improved machinery, operated by steam power, and the premises are heated by steam throughout. Employment is provided for 150 men, and the annual output of the establishment is immense. To enumerate these products would require a great amount of space; but this is unnecessary, as Mr. Morrison issues annually a magnificent catalogue that may be had on application. Suffice it for us to say that he manufactures every variety in brass work of engineers', plumbers' and gas-fitters' supplies, the latest improved sanitary appliances, and locomotive fittings of every description. His catalogue is a revelation to those who are not acquainted with the extent to which Canada is able to produce work of this kind. With the latest designs and the most approved appliances, with splendid facilities and skilled workmen, Mr. Morrison is in a position to defy competition. His trade extends throughout the Dominion. In addition to three travellers constantly on the road, the house has branches in Montreal, Winnipeg and Victoria, thus being able to supply readily every demand upon its resources. Whether we consider the amount or the quality of the work, or the number of persons to whom employment is furnished, this industry stands forth as one of the highest value, not alone to Toronto, but to Canada at large. Mr. Morrison is himself a thoroughly skilled practical mechanic, and therefore fitted in the best sense to properly oversee the operations of his vast establishment. A native of Montreal, he has made for himself a place and name among the foremost manufacturers of Canada. He is a member of the Board of Trade, an influential citizen, and a gentleman whose integrity is as unquestioned, as his energy and ability are apparent to all who have had business relations with him during these many years.

M. STAUNTON & CO., Wall Paper Manufacturers, 4 and 6 King-street west.—The decorations of our homes occupy more general attention at the present time than perhaps at any period in the history of English-speaking peoples. The spread of artistic taste and the love of the beautiful, leads the public to more care in the embellishment of the interior of buildings, a fact which cannot be too much appreciated. It should be remembered at the same time that to those whose occupation it is to manufacture these decorative additions to the beauty of our homes, is due a large share of the credit for the dissemination of the elegant designs which are now so universally met with. Messrs. M. Staunton & Co.'s beautiful wall paper adorns a vast number of residences in Canada, and their enterprise in procuring the services of skilful artists to design the various patterns must be acknowledged by all to be a boon to the public. Their manufactures are known throughout the Dominion, and their popularity is attested by their enormous trade. This establishment was opened in 1850, and has a very large and constantly increasing connection. The show rooms on King-street west, occupy a three-storey building, each flat being 20x60 feet. The stock of wall papers, hangings, borders, etc., is very large, and comprises, beside their own manufacture, some of the finest imported goods. The firm's factory on Yonge street consists of a two-and-a-half storey building built for the express purpose of wall paper manufacture, being 50x300 feet in dimensions. This is the largest place of its kind in Canada and well worthy of a visit, being decidedly one of the sites of the city. A large staff of hands are constantly employed at the King-street store and a very large staff is needed at the factory. The goods manufactured are celebrated for their quality and the permanency of their coloring. Messrs. M. Staunton & Co. may be said to be one of those firms who, by the magnitude of their operations and the length of time they have conducted them so successfully, have largely aided in bringing Toronto to its present position as the principal city of the Dominion. The uniform straightforward and honourable dealings of the firm and their prompt fulfilment of all engagements have won for them a high and lasting reputation.



DOMINION WALL PAPER MANUFACTORY.

MR. FRANK S. TAGGART.

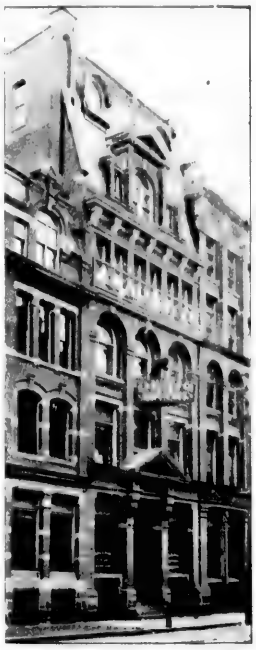
ESTABLISHMENT OF FRANK S. TAGGART.—(Exterior.)

FRANK S. TAGGART & CO., Importers and Dealers in Gold and Silver Watches, Jewellery, Plated ware, Diamonds, Guns, Bicycles and Sporting Goods of all descriptions. Headquarters: 89 King street west.—Stability, enterprise and progress are characteristics of the business carried on by Messrs. Frank S. Taggart & Co., who are already prominent in the front rank of the dealers in, and importers of, jewellery, plated-ware, diamonds, guns, bicycles and sporting goods of all descriptions in Canada. This firm has the honour of standing among the favoured few who have sprung into public favour from the very moment they opened their doors for business, and the reason of this will be best seen in this brief sketch of its rapid rise. The important factor in any great institution is always its head, and in this business Mr. Frank S. Taggart, the senior member and founder, stands pre eminent, possessing marked and superior executive ability, ripened by nearly a quarter of a century of actual business life, besides having been general manager of The Chas. Stark Co., of this city, previous to embarking for himself in September, 1891. This firm, being composed of business men, have proven themselves familiar with the latest and most practical business methods, and after equipping their headquarters at 89 King-street west in a most thorough manner they sent out as a herald to the public of Canada, and of the world, "the most unique, most comprehensive, most costly and most handsome catalogue of its kind ever published in the Dominion." This catalogue is deserving of special mention from the fact that it tells to the world that, in Canada, we have business men bent upon being in advance of the times, and who are progressive to such a degree as to defy competition. In "this album and buyer's guide" of watches, clocks, diamonds, gold and silver jewellery, art goods, guns, revolvers, sportsmen's requisites, bicycles, etc., are cuts representing every branch of the business done, and there are also the prices at which they sell. With the work is sent 30 cents in script—the price of the catalogue—which can be applied to the first purchase of goods from the firm. The cost of the catalogues must needs be enormous, and it is not only a certificate of merit but is an actual proof of their farsightedness, liberality, patriotism, and the belief in the grand old maxim, "live and let live," of the publishers. To describe, in detail, the premises would be impossible in this work, but some idea of its immensity may be formed from the following: The premises are eligibly located, at a most desirable point, on one of the leading streets of the city, and comprise a splendid four-storey brick building, 75x125 feet in dimensions, affording ample accommodation for the display and storage of goods, as well as for the rapid prosecution of trade. The equipments and conveniences are thoroughly new and modern, and the stock is tastefully disposed throughout, the catalogue showing exactly the arrangement of the store, so that parties living at a distance are enabled to buy to as good advantage as if present at the counters. However, to see is to fully appreciate, and a visit to the place of business of Messrs. Taggart & Co. is worth a journey of many miles. We wish to impress upon our readers that this firm, in handling such a maze of merchandise, are practical importers and exporters, and carry all lines illustrated or quoted in the catalogue, and their business is to sell all goods at wholesale prices, or less in any quantities, and this is the only exclusive house of the kind in Canada. The firm is well established, has its name already made, and if energy and enterprise, in its true form, is worthy of admiration, we might say, with the poet-laureate, this house "is broad-based on the people's will." All stock is guaranteed to be just as represented, and the business is conducted on the wide-awake principal of always being prepared to secure the best and at the right moment. Personally, Mr. Frank S. Taggart is a young man, who needs no introduction to the commercial world of Toronto and of this province, having been the arbitrator of his fortune, managing, as above stated, a large business of a similar kind for many years. Success to the firm of which he is the senior member is assured, for he not only has the confidence of business men, but is widely popular with his fellow citizens.

WILLIAM THRELKELD, Manufacturers' Agent, 6 Wellington street east.—Throughout the civilized world trade is now pushed to a remarkable extent, and every facility is taken to place goods upon the market with the greatest despatch. Among the means adopted in the interests of

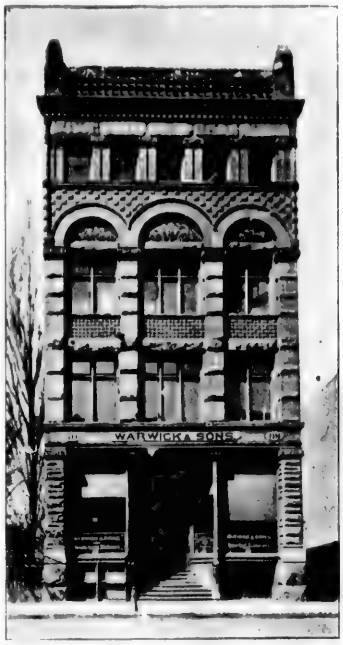
ESTABLISHMENT OF FRANK S. TAGGART & CO.—(Interior.)

trade gone ally, and now extensively carried on, is the business of manufacturers' agent. To this class Mr. William Threlkeld belongs, having established his business some years. Having previously had an extended experience in fancy goods, and having a wide connection, he was enabled to commence business on a very favourable footing. For the purposes of the business a flat is leased at 6 Wellington-street east, which has an area of 25x60 feet. This location is one well suited to his requirements, being in the midst of the wholesale portion of the city. Mr. Threlkeld represents the following New York firms, and in their respective lines the leading houses in the trade: Messrs. B Blumenthal & Co., importers and manufacturers of metal, pearl and crochet buttons; Mr. John Henry Vogt, manufacturer of millinery and furriers' trimmings, braids, cords, seal and sealette loops, etc.; The Lane Manufacturing Co., metal novelties, etc.; Sanders Manufacturing Co., belts, bags, etc.; also, Messrs. Glassford Bros. & Pollock, of Montreal, braces, smallwares, etc.; Mr. A. McTavish Watt, of Montreal; The Island Spinning Co., Ltd., shoe and linen threads; Messrs. Robt. Henderson & Co., of Montreal, hosiery, gloves, underwear, embroideries, shawls, etc. At all times a large range of samples is carried to meet the requirements of his rapidly growing trade, which covers the entire Dominion. For completeness in every detail it cannot be beaten, for the various firms represented together supply him with every variety of fancy goods. An expert in these lines, Mr. Threlkeld is extremely careful in carrying only the choicest goods, a fact which has aided him to a high degree in gaining the confidence of the trade. Several employees are engaged, among them being a commercial traveller of experience, who attends to the outside business of the house. The proprietor makes every effort to give his customers full satisfaction, by supplying them with the finest goods at the lowest possible prices. The rapidity with which his business has grown speaks very favourably of his management, and shows that in all probability his establishment will become one of the leading in this line in Canada.



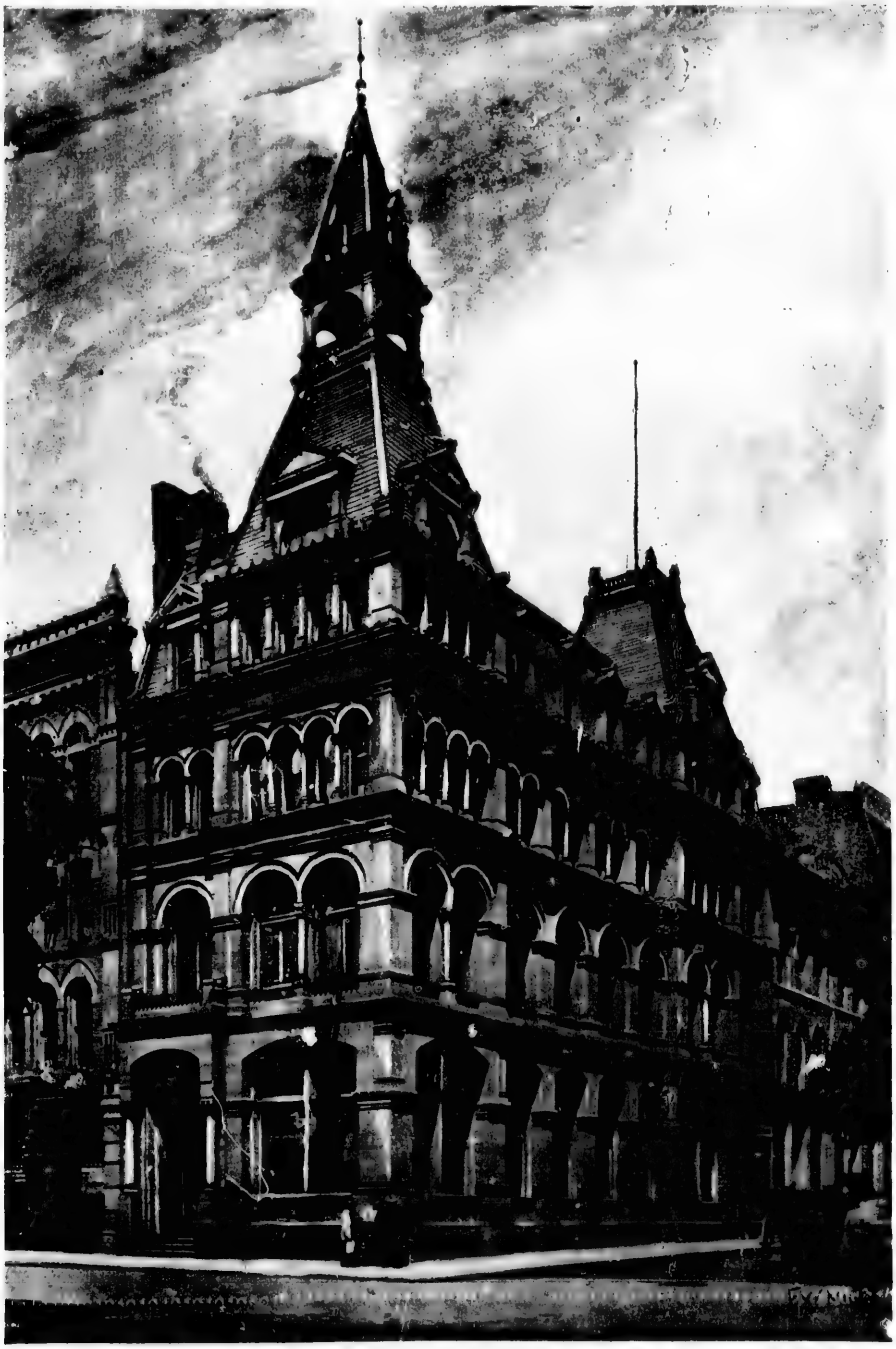
ESTABLISHMENT OF A. A. ALLAN & CO.

A. A. Allan & Co., Wholesale Hats, Furs, etc., 51 Bay-street.—The business of this firm was commenced in 1877. During the fifteen years which have passed since that date a constant increase of the sales has taken place, until at the present time the firm stands prominently among the leading mercantile houses of Canada. An extensive building, 51 Bay-street, is occupied, being seven storeys in height, containing eight floors, each 35 x 118 in size. Messrs. A. A. Allan & Co. are importers, manufacturers and wholesale dealers in hats, caps, furs, robes, gloves, etc. The basement is the packing and shipping room, the first floor being filled with an enormous quantity of soft hats in the most fashionable styles, the productions of Europe and America, as well as of Canadian manufacture. Hard hats in wool and fur, together with caps and gloves occupy the second and third flats, straw goods the fourth, and furs the fifth. On the sixth flat the extensive requirements for the manufacture of furs are kept, dressed and raw skins in large quantities, dyed skins from Russia, seal skins from London, etc. The factory takes up the seventh flat,—blocking being done on the top or eighth floor. In the work of the various departments, about one hundred employees are engaged, a large number being skilled operatives. The newest styles in hats and other lines are always kept on hand to meet the constant calls upon their stock. They are extensive importers of English hats and represent the leading makers in these goods. A special feature with this firm is the productions of their cloth cap manufactory, which they carry on separately as the Toronto Cap Manufacturing Co., and supply the trade with these goods from the Atlantic to the Pacific. On the road their affairs are entrusted to the care of seven experienced commercial travellers, who toge her cover every part of Canada, from Nova Scotia to British Columbia.



THE STATIONERY HOUSE OF WARWICK & SONS.

Warwick & Sons, Wholesale Manufacturing and Importing Stationers, Printers, Book Binders and Publishers, 68 70 Front-street west.—That the education of the masses and the enlightenment of this country in a large measure depends upon the printers, book-binders and publishers, stamps these occupations as the most interesting and important in all the wide range of industrial pursuits. The desire for erudition and culture is steadily increasing throughout the Dominion, and the use of high class stationery is a companion consequence of the increased importance of the book trade. In reviewing the various enterprises that have made Toronto the great commercial centre of the Dominion, it is instructive and interesting to note the advances that have been made in each of the representative industries and to ascertain exactly what has been accomplished by energy, enterprise and integrity. In looking over the field it is comparatively easy to see that the stationery, printing and book-publishing trade has exercised an important influence upon our general progress. The old established house of Messrs. Warwick & Sons, of Toronto, is thoroughly representative of the fact that energy and ability will win their way and it stands in the forefront of the Canadian trade to-day. The late Mr. Wm. Warwick was the founder of the house, and was born in Montreal in 1833. In 1849 he began in a small way the book and stationery business in Woodstock, Ontario. From this nucleus sprang the present extensive establishment which adorns Front-street, Toronto. After a few years of assiduous attention to the business in Woodstock it grew with great rapidity, and he determined to remove to the "hub" of the province and confine himself to the wholesale trade exclusively. The business in Toronto dates its inception from 1866, and after that time it soon rose to the distinguished position in the trade it has ever since maintained. In 1880 Mr. Wm. Warwick died suddenly, and his son and partner, Mr. Guy F. Warwick, then assumed control of the business, and proved himself fully equal to the great trust which was thus unexpectedly thrown upon him. In 1885, his brother, Mr. George R. Warwick was admitted a partner, when the firm name was changed to Warwick & Sons. Again, in 1887, Mr. A. F. Rutter, who had been connected with the firm for 15 years, was taken into partnership, the firm name remaining the same. Still another addition was made in 1889, when Mr. Chas. E. Warwick was admitted. These four partners now constitute the firm, making one of the strongest practical concerns engaged in the business on this continent. The members of the firm have grown up in the business, and their special training has made them experts, commanding an experience and breadth of knowledge which theory and practice combined alone can give. They occupy premises recently erected on the newest design specially adapted to the business. This fine new building, designed in the Romanesque style of character, and admirably located on Front-street west, in the very heart of the city, is four-and-a-half storeys high, and 32x200 feet in dimensions and fitted up from basement to attic with every requirement of the trade. Great care has been taken to render the establishment fire proof, and as a still further precaution the front and rear portions have each been entirely isolated. The front building, both interior and exterior, is solid, substantial and beautiful, and speaks eloquently of the enterprise of the firm. It is utilized for the wholesale stationery, book department and offices, running back one hundred feet in depth to an open area twelve feet wide between the buildings. In going through the several large floors in this building one is struck with the idea of the amount of business that requires such a large stock of writing and printing paper of every description, envelopes of various sizes and shapes, and all the miscellaneous goods that go to make up a well equipped wholesale stationery house. These are arranged with methodical care, and the general appearance of neatness and cleanliness is very pleasing. Most of the paper sold by Warwick & Sons is manufactured specially for them, and bears the trade water-marks or distinctive names owned or controlled by the firm, which have stood the test of years and are known wherever the materials are used throughout the Dominion. Immediately in the rear is the manufacturing department, which includes the printing office and bindery. The area between the two buildings is covered with an iron roof filled in with thick plate glass at the level of the ground floor, and there are iron bridges connecting the upper stories of the front and rear buildings. The manufacturing department is equipped with all the latest and most modern improvements in the various departments of printing, book-binding, blank book manufacturing, etc. The busy hum of labour in this building indicates active operations in the several departments, through which a tour of observation is most pleasing and instructive. We see here the blank paper brought in from the stationery department, and having been put through the various operations of printing, folding and binding, is sent back to the book department in the shape of beautifully finished books, everything in the process being done under the same roof. Few houses in the Dominion can boast of capabilities of this important nature. The order, regularity, cleanliness, lighting, ventilation and perfect regard for the comfort and welfare of the employees are distinctive characteristics of the manufacturing department. In the basement are the printing presses, some of which are of the newest kind, capable of doing the finest cut work; next is the first floor where are the composing room and offices; on the second floor is the bindery proper, where the principal stages of book-binding are carried on; on the third floor the folding, sewing and other operations are performed, and on the fourth are a number of ruling machines; also stock room and store rooms where a complete stock of materials is kept. In book-binding Messrs. Warwick & Sons may be said to be the pioneers here, and having added a printing office fitted up regardless of cost, they now make a specialty of fine edition work. They do all the printing and binding for the Ontario Government, and the general trade in this line continues to increase from year to year. Books, magazines and papers are bound tastefully and artistically in all manner of styles, and satisfaction is guaranteed. It would be impossible in this brief sketch to enumerate in detail the very large stock of stationery carried, but it suffices to say that it is full and complete, and is tastefully and systematically disposed throughout the respective sample and wares rooms in a manner that affords ease of inspection to patrons and adds beauty to the premises. There is no hurry, no mistake, no maze of merchandise but everything has its place and is always in it, and competent, courteous and expert salespeople are among the practical advantages the customer or visitor enjoys when visiting the establishment of Warwick & Sons. Their trade extends from the Atlantic to the Pacific; five travellers are continually on the road and as many as from 200 to 250 hands find employment in this establishment. In the manufacture of writing pads Messrs. Warwick & Sons are already famous, and they have many patents in use, either the invention of employees or acquired by purchase. At the Industrial Exhibition, Toronto, they were awarded for book-binding, one silver and four bronze medals, while a diploma was given at the Paris Exposition in 1878, another diploma at the Centennial Exhibition of the same year, and a bronze medal and diploma at the Indian and Colonial Exhibition. Book-binding then is a leading specialty and the building and appliances are especially adapted for turning out a fine class of work, which has earned for the establishment a notoriety for producing the best work in Canada. Splendid and handsomely equipped offices adorn the ground floor of the front building, which for neatness and elegance are unsurpassed in the city. The individual members of the firm are practical, far seeing and diligent, and superintend all branches of their business personally; they never put off till to-morrow what they can do to-day, and are the architects of their own fortune. Stability, progress, and enterprise characterize the establishment on every hand, and their future prospects are of that peculiar brightness that these qualities alone reflect.



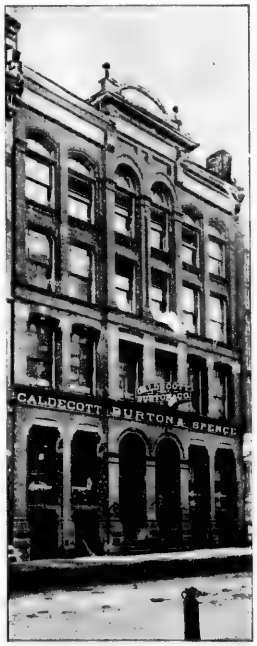
WESTERN ASSURANCE CO.'S BUILDING.—See next page.

BISCUIT FACTORY OF CHRISTIE, BROWN & CO.

THE WESTERN ASSURANCE COMPANY, corner of Wellington and Scott-streets; Mr. J. J. Kenny, managing director. The world of to-day without insurance would be a world of commercial chaos. The merchant of limited resources expands his credit by means of well-placed insurance; the vessel-owner and the skipper alike protect their fortunes by calling in the aid of insurance capital; the manufacturer doubles his producing capacity by confiding in insurance, and the frugal builder of a home in need of money gets it through the recognized security of the insurance policy. One of the most extensive, reliable and progressive insurance corporations on the continent is the Western Assurance Company, whose head-quarters are located at Toronto, and whose operations since its foundation in 1851 have been characterized by stability, energy and prosperity. The company was incorporated by charter on the above date, granting it permission to carry on business in fire, marine and life assurance. The company has not so far engaged in life business. The first president was Isaac C. Gilmour; and for several years subsequent to the date of incorporation the position of secretary was held by Mr. Robert Stanton. The first annual report of the company shows a total premium income of £3,725 2s. 6d., while the report of the business for 1890 shows a net premium income of $2,038,015.19, nearly $1,500,000.00 being for fire insurance; that after providing for all losses incurred during the year there was a profit balance of $155,125.19 on this account, thus travelling, both in extent of business and financial strength, many of the foreign companies which transact business in this country. The "Western" has now agencies in all the principal towns and cities of Canada and the United States. The Western Assurance Company's building is one of the finest in the Dominion. It is admirably located, facing Wellington-street on the corner of Scott-street, and is four storeys in height and 30 x 90 feet in dimensions. In design the building is free English style, treated in Neo-Grec detail. The general entrance is relieved by two pavilions on either end, the corner piers forming the foundation for a tower 100 feet high. The material used is Connecticut brown stone; the interior is after the Neo-Jacobean style; all the principal woodwork, including counters, desks, etc., is of cherry. The entrance and vestibule are finished in San Domingo mahogany, and the chandelier and frill on the edge of the counter are in polished brass. This splendid structure was erected at a cost of $50,000. The present managing-director, Mr. J. J. Kenny, succeeded Mr. Robert Stanton and Mr. Bernard Halldon some years ago, and is self-possessed, quick, calculating and clever, having officiated with the highest credit in this important and responsible position. He has grown up with the company, so to speak,, and has filled various lower positions previous to his present honourable election. The directorate comprises: A. M. Smith, president; Geo. A. Cox, vice-president; Hon. S. C. Wood, A. T. Fulton, George McMurrich, Robert Beatty, H. N. Baird, W. R. Brock and J. J. Kenny, managing-director.

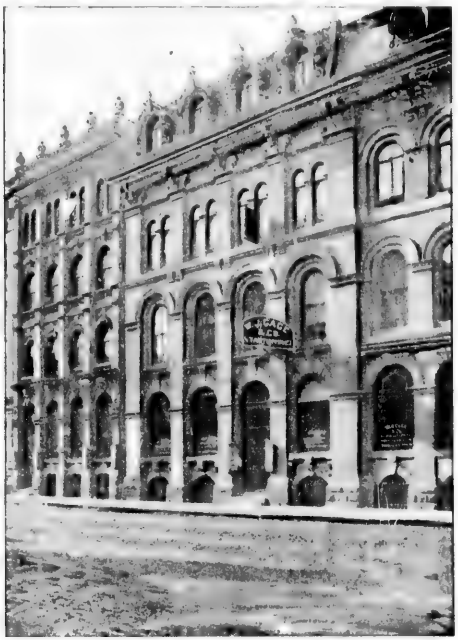
CHRISTIE, BROWN & CO., Biscuit Manufacturers, Corner Duke and Frederick-streets.—In the entire Dominion there is no house which may be said to surpass that of Messrs. Christie, Brown & Co. in the manufacture of biscuits. From 1858 this firm has steadily gained a firm hold upon public taste so that to-day its seven travellers are met with in all parts of the Dominion. At the corner of Duke and Frederick-streets is situated the large three storied building, which has a frontage of 132 feet and a depth of 132 feet and a height of three storeys, occupied and owned by this company. An addition 60 x 132 feet and five storeys in height is now in process of erection and in this part of the works will be placed an English chain oven of the most approved pattern. Equipped throughout with the best biscuit machinery it stands forth as the finest establishment of its kind in Canada. Some idea of the amount of work carried on may be noted from the fact that the ovens, which are of the most approved type, have a capacity of 175 barrels of flour per day into soda biscuits, and in the various duties of the business 200 experienced hands find constant employment. The output includes every kind of biscuits on the market, several being those in which Messrs. Christie, Brown & Co. have gained a high reputation. The business is carried on upon strictly wholesale lines, the goods being placed upon the market direct to the retailer. In Montreal this house has its own agency. In the year 1868 Mr. Alex. Brown became a partner of Mr. Wm. Christie, who is now the sole proprietor, the partnership lasting ten years. The firm of Christie, Brown & Co. hold several medals awarded by various exhibitions for their exhibits, which is a proof of the quality of the output. Mr. Wm. Christie is a man of practical experience in his line, and an example of untiring industry, energy and perseverance. He emigrated from Scotland nearly 43 years ago and settling in Toronto commenced a business from which has risen his present extensive establishment. He is an esteemed member of the Toronto Board of Trade.

CALDECOTT, BURTON & SPENCE, Wholesale Dry Goods, 46 and 48 Bay-street.—The wholesale dry goods trade of Toronto is represented by several large concerns, whose names are well known from one end of Canada to the other. One among these is that of Caldecott, Burton & Spence, which came into operation in the year 1870. Its affairs from the start have been in a prosperous condition, a proof of the excellent management of the business. For the past ten years the firm have occupied the building at 48 Bay-street, which is one admirably suited to an extensive dry goods trade, such as that carried on. It overlooks Bay-street by a frontage of 70 feet, is 120 feet deep and has a height of five storeys. On taking possession of these extensive premises, they were equipped with all the necessary requirements for working a wholesale trade to perfection. In reality two stores have been leased and thrown into one, but this does not give too much room, every possible space being taken up by various descriptions of merchandise. Dry goods of all kinds and in the latest fashions are comprised in the firm's stock, which is not only very large but very complete. Dress goods, hosiery, gloves, silks, satins, mantle cloths and general



ESTABLISHMENT OF CALDECOTT, BURTON & SPENCE.

haberdashery are some of the principal lines in which they deal, one and all being composed partly of domestic and partly of foreign manufactured goods, and in consequence



ESTABLISHMENT OF W. J. GAGE & CO.

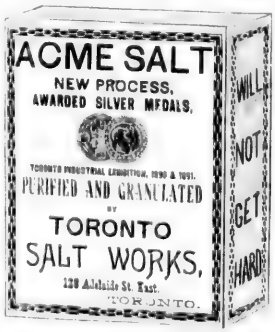
THE GOLDEN SHIRT FACTORY.

Messrs. Caldecott, Burton & Spence are large importers from Great Britain, the Continent of Europe and the United States. They are agents for the Dominion for the "Sonnette Corsets," manufactured by Ottenheimer Brothers, who have factories in Germany, France and the United States; Lea Spinning Co., of Bolton, Eng., manufacturers of sewing cottons and muslins. Some idea of the large amount of trade may be gained from the fact that thirty-seven clerks are employed while twelve commercial travellers are kept constantly on the road. The length and breadth of Canada are included in the business area of the concern, which, as each year passes by, shows an increase in its importations and shipments. Every member of the firm is an able merchant and prominent among the business men of Toronto. They are S. Caldecott, F. H. Burton, and R. W. Spence, all being members of the Board of Trade. Mr. Caldecott is chairman and a member of the executive board of the dry goods section of this association, and is foremost among the progressive men of the city. Each partner is actively engaged in the control of the business, though the house manager is Mr. R. W. Spence, while Mr. Burton fills the position of buyer. All are experienced in the dry goods line, with which they have been connected from youth. Prominent as citizens they are at all times interested in the welfare and progress of the city of Toronto.

W. J. GAGE & CO., Educational Publishers, 54 Front-street west.—There is not a school boy or girl who attends a public school in any province in the Dominion of Canada who does not know some of the productions of Messrs. Gage & Co., of Toronto. Educational publications form one special and distinct feature of the publishing trade, and can only be properly conducted by firms who devote very special attention to this branch. The school regulations of each province vary slightly, and each school committee prescribes what text books are to be used in the province. Established in 1860, Messrs. Gage & Co have shown their special ability for producing books prescribed for the various examinations, and their celebrated reading books, books on arithmetic, algebra, writing and drawing are the best in the country. This may be readily seen from the fact that their publications have been accepted and authorized for use in every province in Canada. Messrs. Gage & Co. have the most complete stock of miscellaneous books in the Dominion, and are large manufacturers of envelopes and stationers' supplies. Their premises consist of a five-story brick building, and are 55x120 feet in dimensions. Here are employed over one hundred and fifty persons in the various departments, and 12 travellers are engaged throughout the year attending to the business of the firm, which extends from Victoria to Halifax. Mr. W. J. Gage, the sole proprietor of the concern, is a gentleman of high educational ability, and the efficient and satisfactory manner in which his publications are turned out has made his name familiar to the teacher, the pupil and the parent.

THE GOLDEN SHIRT FACTORY AND MEN'S FURNISHING OUTFITTER, F. Cooper, 570 Queen-street west, corner Bathurst street.—Business, and business made a success of, are greatly different; many there are that go into it, but few make a success of it, because in this 19th century men that go into business require not only the "Almighty dollar," but with it judgment and keen business tact and ability, accompanied by right principal, which is the only foundation of successful business. Mr. Cooper's establishment dates its inception to the year 1874; previous to that he served a term of five years in partnership with his brother on Yonge-street, under the name of J. & F. Cooper; at the expiration, Mr. F. Cooper took a stand on Queen-street west, near to his present place of business, where he remained five years, thence moving under the Occident Hall, remaining seven years, from there to his present place of business five years since, making a total of seventeen years. Mr. Cooper was one of the first to open an exclusive gents' furnishing business on the street; the premises are eligibly located and tastily fitted up, the arrangement and design planned by Mr. Cooper himself, being at once neat and attractive and giving the store that systematic and cheerful appearance, so pleasant alike to both customer and visitor. A few specialties in connection with this establishment: Neckwear, collars, cuffs and fine shirts to order, a faultless fit guaranteed; in neckwear one of the most handsome stocks that can be seen, carrying between four and five hundred dozen on exhibition, mostly of English importation; collars and cuffs the same. "Shirts to order," Mr. Cooper claims, has been the backbone to his business, owing to the increased trade gained by the unchanging satisfaction given to all. Orders are received from all parts of the Dominion and executed with careful attention, Mr. Cooper being a practical shirt-cutter himself, thus knowing when a thing is done right. Another item which is worthy of notice, Mr. Cooper is an importer from the English, American, French and German markets, thus enabling him to carry a class of goods not to be had in every house. Doing a first class trade, it is necessary to import from the various foreign markets. A few pointers can be attributed to Mr. Cooper's success, his system and neatness of keeping stock; as soon as one enters the store it is noticeable, and draws attention at once to the taste displayed, the goods being mostly shown under glass cases, thus keeping them free from all dust, and giving them always a fresh appearance. Mr. Cooper is of English birth, and has been a resident of Toronto 22 years; he is a practical business man and one that looks closely after the interests of his enterprise, and is deserving of the highest credit for his energy in this connection. Mr. Cooper is popular sociably and otherwise, and it is needless to say he thoroughly merits his success.

TORONTO SALT WORKS; Dealers in all kind of Salt; 128 Adelaide-street east.—It is now five years since this business was started by Mr. C. R. Cooper, who, while being the only proprietor, takes up the active work of management, in which he has been very successful. The Toronto Salt Works are manufacturers of and dealers in all kinds of salt for table and dairy use, meat curing, barrel land and coarse salt. They are agents for the Canada Salt Association which has its headquarters at Clinton, Ont., and controls all the large salt blocks in this province. At 128 Adelaide-street east is located the well known establishment of the Toronto Salt Works, comprising a building four storeys in height and 20 x 80 feet in dimensions, of which the basement, or cellar, is used for storage, having a capacity of 500 tons, the first floor being divided into office and warehouse, the second is a storeroom, while the third is fitted up with all apparatus necessary to the successful carrying on of salt refining, which is done on this floor. All grades of fine salt are manufactured by this concern, some eight or ten men being engaged in the work. This is the distributing



SAMPLE OF A PACKAGE OF ACME SALT

point for central and eastern Ontario, enormous quantities being shipped in the course of the year. A new process, known as the "Acme," has lately been introduced by these works, by which means a grade of salt is turned out of a beautifully fine grain, that will not cake and has no equal on the market. The noted Retsop Rock Lump Salt for stock, so widely used in North America, is sold by this concern, which are the sole agents in Canada. It is an article chemically pure, and sold in lumps of convenient size. Mr. C. R. Cooper is a pushing and persevering merchant, prompt in filling orders, honourable in all his operations and best known as the largest manufacturer of high grade salt for table and dairy use in the country. He is widely known and highly respected in business circles throughout Canada.

Residence of Charles Fisher, Esq., Superintendent

One year old Cherry Seedlings.

Greenhouses and Root Cellar

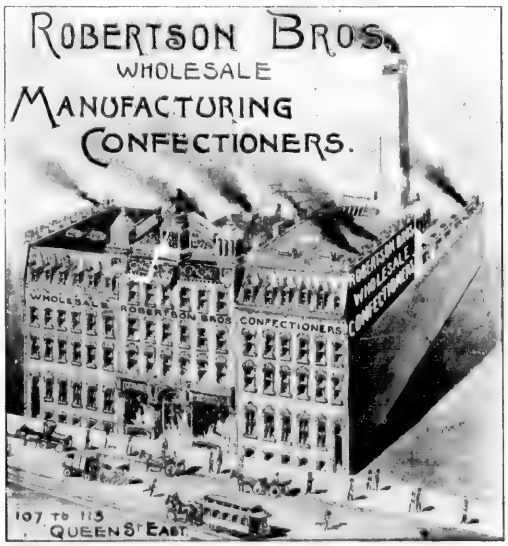
VIEWS FROM THE FAMOUS BROWN BROTHERS CO. RIDGEVILLE NURSERIES, GREATLY REDUCED.

OUR NURSERY INDUSTRY.

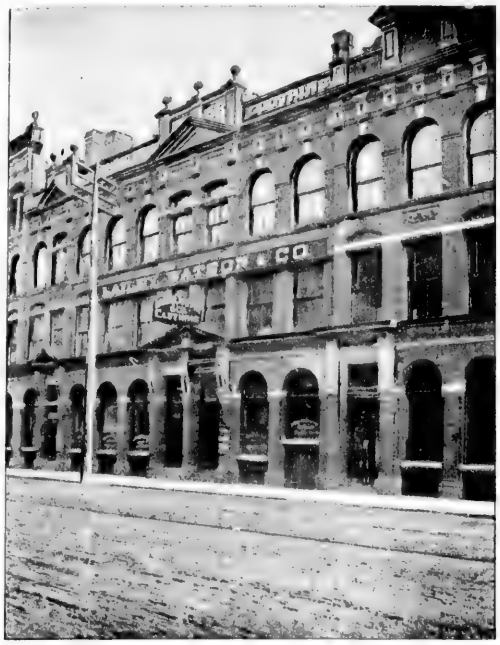
A Review of an Interesting Business—Enormous Annual Shipments—Trees Sent to all Parts of the Country—What a Famous Toronto Firm is Doing.

There is no industrial calling that has added so much to the pleasure, comfort and happiness of mankind as the producing and disseminating of fruit and ornamental trees; nor is there a business less appreciated by the millions who are benefitted by it. What were our homes without the nurserymen? He has been the means of contributing our fruit gardens; he has reared the trees for our orchards and it has been through his labor that our shade and ornamental trees and shrubs in their infinite variety have been cultivated and improved. The nursery has been the vital and prime mover in the production of the orchard, the vineyard, the park and the home grounds. It is therefore only natural to presume that in our special Toronto number, our readers would like a brief sketch of an industry that not only supplies many of the necessities of life and makes life more pleasurable and worth living, but tends in various ways to enhance the value of property. The nursery industry is of great importance, since every real estate owner is alive to the necessity of having his grounds and gardens well filled with trees, flowers and small fruit. There is no more gratifying sight than to walk through a carefully kept garden, filled with flowers giving forth their delicate odors, and trees bearing in clusters their luscious fruit. It is a true, though old, saying that a man can be known by the manner in which he keeps his grounds. Trees and flowers were God's gift to man, and he that neglects them is refusing a priceless gift, and showing a nature destitute of those finer sensibilities that distinguish him from the animal kingdom. Every one has a feeling of veneration for these beautiful things, that brighten and enrich the dreariest, as well as the most luxurious, place. They are admired in cottage and palace alike—in the sick chamber and at the banquet. This feeling is born in us, descending from our remote ancestors, for we are told in the old heathen mythology that the ancients had a "Goddess of Flowers," called "Flora." This innate feeling should be utilized in teaching our children, while young, the importance of perpetuating the ornamental and fruit trees that give us such delightful shade in our parks and on our streets, and such excellent, healthful fruit for our tables in the hot days of July and August and throughout the year. The city property owner is interested in trees and plants because they enhance the value of his land, by making it attractive and saleable. The farmer absolutely requires fruit trees and berries to make his land yield an interest proportionate to its cash value. These two classes thus being dependent, to a greater or less extent, on the nurseryman for articles that will improve and make more valuable their properties, the sale of the articles becomes a matter of the highest public importance. It is too common a practice among nurserymen to misrepresent stock, as the misrepresentation cannot be discovered for two, three or more years, when it is too late to remedy the swindle. Poor nursery stock is worse than none at all, for it eats up the profit and leaves no margin. It is an "abomination on the face of the earth." "It is a barren fig tree." It is natural that the first question to a business house aspiring for public favor, especially in the nursery business, should be for some assurance or guarantee that it was responsible and reliable, so that in dealing with it there could be that confidence that encourages a natural growth of trade. As we are interested in the extensive dissemination or distribution of trees throughout our beautiful and fertile Dominion; and as there are so many, so called, nurserymen, complained of to us for their swindling and fraudulent practices; and as our advice is so often sought by letter; we consider it our duty to bring before our readers a nursery firm that the testimony of the general public, who have had dealings with it for many years, shows conclusively to be reliable and broad minded in its dealings, careful and courteous in its treatment of patrons,—no matter how humble,—honest in supplying only genuine first-class, hardy, home grown stock, true to name; and progressive in enlarging its facilities to keep pace with the ever increasing demand of its trade. A searching personal investigation discloses the same view. We refer to Brown Bros. & Co., Continental Nurseries, of Rochester, N.Y., Chicago, Ill., and Toronto, Ont. This firm is strictly the only nursery house in the country growing stock both here and in the United States, and for this reason, as well as the reasons just stated, we were induced to make it the subject matter of this article. It does not ask the patronage of our people without a standing, for it has purchased some of our land, and is one of us, for "weal or woe." The company grew from a small beginning. The Brown Brothers, Chas. J. and Robt. C., have been in the nursery business since boyhood. They commenced with honest principles with the idea of building up the largest and most satisfactory nursery business on the continent. The well selected name, "Continental Nurseries," is very appropriate for to-day in nearly all parts of this continent their name stands high for reliable stock. At first they employed only a few strictly high class, reliable agents; but as their business grew and the goods became known their force of salesmen increased into the hundreds and now they employ an army of representatives numbering into the thousands, distributed from the most northern habitable part of our Dominion to the Gulf of Mexico, and from the Atlantic to the Pacific Ocean. With such a large force to handle and direct, it was found necessary to open branch offices, and Chicago, Ill., was selected as the western directing point and Toronto, Ont., as the Canadian one. The main offices, managed by Chas. J. Brown, are located at Rochester, N. Y., in the Trust and Safe Deposit Building and are handsomely fitted up and arranged so that the immense amount of office work necessary in such a business can be rapidly carried on. It might be well to state here that the writer is informed that this firm make it a rule to answer all letters on the same day as received. This is of estimable benefit to the agent as it gives him

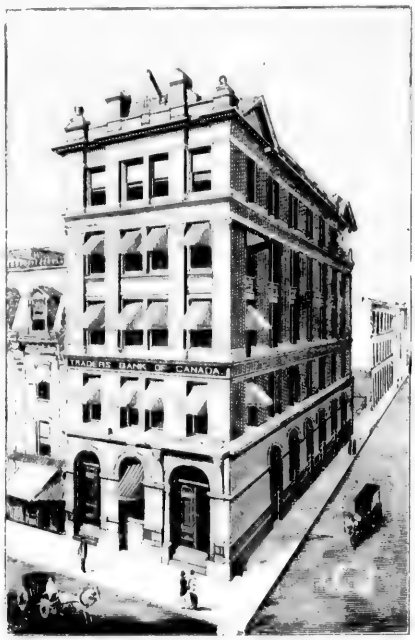
not only prompt remittances of money, but keeps him well supplied in ammunition with which to sell. The Chicago offices, in charge of Ed. C. Morris, are located in the New Unity Building on Dearborn-street, in that city, and are elegantly fitted up for the nursery business. The Toronto offices, controlled by Robt. C. Brown, which we have personally seen, are in the Canada Life Building on King-street west. A great corps of correspondents, stenographers, bookkeepers, copyists, etc., etc., is employed by this company, and fifteen Remington type writers (and a half dozen or more phonographs) are in constant use in its various offices. They were the first firm in Toronto to use the phonograph in a business way. The company originally did business under the name of "Brown Bros.," but was some time since incorporated under the laws of New York as the "Brown Brothers Company," with a paid up capital of $100,000 00 Chas. J. Brown, Rochester, N. Y., is president; Robt. C. Brown, Toronto, Ont., treasurer, and E. C. Morris, Chicago, Ill., secretary. Chas. J Brown has always attended to the home offices and nurseries, while Robert. C. Brown has opened and managed the branch offices until firmly established. He now divides his time between the Toronto office and Ridgeville nurseries, for the Brown Brothers personally oversee their business. Mr. Morris was an employee of the firm, and his aptitude and faithfulness to business won him an interest in it. The nurseries are located at Irondequoit, N. Y., within a few miles of Rochester, right in the center of the beautiful Genesee Valley, and at Ridgeville, Ont., in the noted Niagara district. There are no other places in the world so well adapted to the raising of nursery stock. The soil is of strong, gravely loam, with a heavy clay sub soil, on elevated surface land and thoroughly well drained, producing vigorous and hardy trees and plants. The close proximity of the lakes causes a slow and careful growth of the tree in the nursery, thus ensuring a tree that will be able to stand the shock of transplanting. We cannot give space for the scientific reasons of this. Suffice it to say that it is these conditions of soil and climate that have made these sections of the country noted the world round as the best producers of nursery stock. The men in charge of the nurseries are careful, experienced and scientific propagators and cultivators, yet the Brown Brothers, we are told, personally oversee all their plantings and watch jealously every variety, so that nothing unfit for sale shall be allowed to be put on the market. They are especially particular to see that their stock has a solid, firm texture of wood with abundant fibrous roots. Planters of nursery stock will know what this means to them. It is this habit that has doubtless contributed to this company's success, for it brings forth only genuine trees, and causes that confidence among its patrons which we find in all parts of the country. The assortment of fruits, ornamentals, shrubs and flowers raised by the company, includes everything of recognized value, and embraces over 800 distinct varieties. This is probably twice as many varieties as grown by most nurserymen, but it is required by this company since its trees are distributed in all parts of the country, and what does well here might be of no value in Florida or California. New varieties are propagated annually, but before offered to the public are thoroughly tested on the experimental grounds in Kidgeville and Irondequoit, and their good qualities positively determined. Varieties possessing true merit will prove themselves, and without it no amount of advertising will long sustain them. As may be imagined in such an extensive business, the number of trees budded and grafted annually is simply astounding. For the season of 1891 this company propagated in their nurseries over a million trees, and for the season of 1892 will propagate about one and a half million besides fifty thousand roses and an immense amount of ornamental shrubbery and trees, grapes, small fruits, etc. It requires a force of from one hundred and twenty-five to one hundred and fifty skilled hands to grow this immense stock, who are divided up into gangs under competent foremen, each having his department. Twenty-five to fifty teams of horses are used constantly, and each nursery is well stocked with cattle to furnish manure. The Rochester nurseries have hundreds of acres under nursery cultivation, and are located in Irondequoit, a few miles out of the city, on the borders of Irondequoit Bay, an offspring of Lake Ontario. The town is right in the centre of the beautiful Genesee Valley, with its fertile, well watered and rolling lands. This is the home of the nursery industry, for it was here that about the first nursery of any extent was established, and there are now more nurseries there to the square mile than any where else in the world. These nurseries are so old and well known that a full description thereof is unnecessary. They are supplied with greenhouses, cellars for storing trees, residences for employees, barns for cattle, and all the other paraphernalia for the production of trees. Everything is complete and the facilities for raising stock possessed by this company's home nurseries are unsurpassed. No expense has been too heavy where it tended to an improvement, and it is no wonder that its trees uniformly give such good satisfaction. The Canadian nurseries of Brown Brothers Company, also comprising hundreds of acres of land under actual nursery cultivation, are as stated, located at Ridgeville, Ontario, about half a mile out of the town, and twelve miles from St Catherines. There is a high ridge extending for many miles through the Niagara peninsular until it reaches and crosses the Niagara river. Above that ridge is mostly beautiful table land. Geologists claim that where this ridge reaches the river, there the Niagara Falls were many thousands of years ago, but that the water wore away the rock until now the falls have receded some seven miles and a huge rocky gorge exists where they once were. Ridgeville is situated just above this ridge, and closer to it still, in fact overlooking the beautiful valley below is the Brown Brothers Company's nursery. The soil is varied, fertile and capable of producing a growth far ahead, not only of other sections of Canada, but even of the surrounding district where are located several other nurseries. There are six or seven residences for employees on the place, and barns as in the Rochester nurseries. There are three magnificent greenhouses, the finest in Canada, two of which will hold 30,000 plants apiece, and the third 15,000. There are also shops and a root cellar one hundred and two feet long, heated by three large new Gurney boilers. In these nurseries only the hardiest varieties are propagated, suitable for our severe climate, and special pain is taken in propagating only that stock that is adapted to our Canadian soil. These nurseries are under the control of Chas. Fisher, who comes of a family of nurserymen, and who is a recognized authority on all matters pertaining to fruit growing, and especially in the production of clematis, roses and ornamental trees and shrubs. Mr. Fisher is a stock holder in the company and consequently oversees the business with more care than a mere employee would. After trees have stood in the nurseries for three or four years, they are offered to the public for sale, and now comes the busy time for the nurserymen. The tree must dug, packed and shipped, and as this can be safely done only at certain times in the year, the work must be rushed and all hands made do double their usual work This is termed the packing season and occurs in April and May, or October and November. At these times the sap in the tree is dormant or inactive, and it can be dug, transported and transplanted in absolute safety. Before the actual packing season opens, the clerks in the offices estimate the number of trees sold for the season, and prepare digging bills for the foreman of the nurseries, which show him just how many trees of each variety to dig from the nursery rows. While he is doing this another foreman in charge of the packing yard, a large vacant piece of land, divides it up into trenches, each one labelled with the variety with which it will be stocked. The trees are then brought from the nurseries to the packing yard, where, after being carefully examined and the poor stock, if any, burned up, are "heeled" or placed in these trenches. A gang of boys is then set at work labelling the trees, after which a man takes a tag with the name of the customer on one side and the order on the other. He selects the trees called for and places them in a stall with the tag attached. A checkman then examines the order and if correct marks the tag "O. K." Each tag bears the number of the man who fills it, and he is called to correct any mistake he may make This insures the customer the varieties he calls for and prevents confusion. The order is then carried to another part of the yard called the "bull-ring" or tying ground, where it is tied into a bundle. The roots are then immersed in a pool of clay water, thus receiving a coating that protects them from the air. It is then again examined, and if found correct, placed in a stall with other bundles for the same locality. These bundles are then packed in a box lined with straw, and damp moss placed around the roots to protect them. After being weighed the box is forwarded to its destination, where a man, hired previously, opens it and delivers the bundles to the customers at their residences. This manner of delivering is of great importance to the buyer, because it not only saves him the time that would be required in going to the railroad station after his trees, perhaps which he can ill afford to lose, but it insures prompt delivery to him while the trees are yet in a moist condition. During the packing season this company employ in their packing yards from four hundred to eight hundred men and boys, and the shipments daily aggregate over $40,000 in value. The company make all its own boxes, having shops where men are employed at this work in the winter. The houses in which the labels for the trees are kept is very curious. It is divided into pigeon holes, each bearing a number, which has a corresponding number in a book, numerically arranged, that shows just what label is in the hole. For instance, if the Browns' best cherry in the book is number 430, then hole 430 will contain Browns' Best labels. There are millions of labels in these houses, so systematized that any particular kind can be found in a moment. The Rochester packing yard is located in the eastern part of that city, adjoining the tracks of the New York Central Railroad, from which the company have its own side track and platform, enabling it to load and ship stock with more dispatch than if compelled to send it through the regular freight houses. The Kidgeville packing yard is located at the nurseries. We have tried in this sketch to give our readers a brief idea of how this famous nursery house conducts its business, believing that in so doing we shall interest many of you who are interested in the subject The value of a few shrubs or trees on a piece of land is inestimable, but many are deterred from purchasing them for fear of being swindled. This fear has to a great extent kept back our farmers, many of whose farms are barren where they should be teeming with fruit. In these days of quick transportation, no farmer is too far away from our big markets to raise fruit for profit; and beside, the canning houses springing up all over the Dominion complain they cannot purchase enough fruit to supply the demand made on them for canned goods. Some farmer will say that his fruit rotted because he could not sell it. The fault lies with him. Fruit canners and city markets do not want the old varieties of fruit that satisfied our forefathers. They want the newer improved sorts. And if our farmer friend would only use a little common sense and keep up with the times, he would find the profit that now goes to his neighbor. Just as the newer agricultural implements have superseded the old fashioned hoe, scythe, etc., so have the newer sorts of fruit pushed aside the old sorts. Keep up with the times, patronize a reliable nursery house, plant new but well tested varieties, and your farm that is now putting you in debt will soon yield an interest that will pay you for its purchase. Should you know of no agent representing Brown Brothers Company, Toronto, in your district, write them for the agency. They can make room for a good man at almost any time.



ESTABLISHMENT OF ROBERTSON BROS.—(See next page.)



CLOTHING HOUSE OF LAILEY WATSON & CO



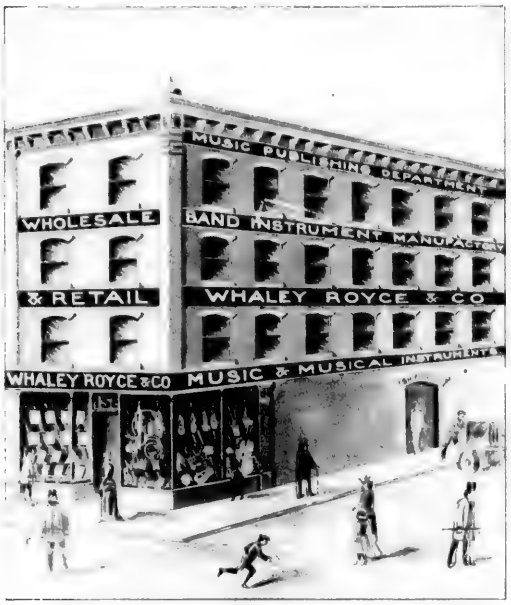
TRADERS BANK OF CANADA.

ROBERTSON BROS., Wholesale Confectioners, 107 to 113 Queen-street east.—Perhaps there is no country in the world, where, in proportion to its population, more confectionery, in all its forms and varieties, is consumed than Canada. Canadians are, as a rule, ruddy-cheeked and glowing with health, while they are, as a people, among the most thriving and progressive on the face of the earth; hence it will be easily seen that the wholesale manufacturers of confectionery must use only pure and unadulterated ingredients in all preparations. In this review of a centre of activity and commerce like Toronto, it is exceptionally gratifying that one of the best known and most reliable wholesale confectionery houses of the Dominion should receive special notice, namely, that of Messrs. Robertson Bros., of 107 and 113 Queen-street east. This popular enterprise dates its establishment to 1804, and during this long intervening period of years, exceeding a quarter of a century, has steadily progressed in every department, and it stands to-day prominent in the front rank of houses of the kind in Canada. The spacious and commodious premises comprise a handsome brick building five storeys high and 120 x 100 feet in dimensions; from basement to attic they are fitted up with everything needful or useful in the prosecution of this important branch of trade. All kinds of confectionery are here manufactured, the purity and excellence of the productions of this house being as familiar as household words throughout the Dominion, the trade extending from Vancouver to Labrador. As many as thirteen travellers are continually on the road on the immense area their trade covers, and orders pour in from all parts, each receiving the same careful attention irrespective of size. A specialty is made of fine chocolate bon-bons, and Robertson's candies are unsurpassed, a fact that is proven by the large custom with which they are accorded. The fact that 125 competent and skilled employees are constantly engaged will give some idea of the magnitude and extent of the enterprise. From the foregoing brief sketch it will be easily seen that this representative industry is a credit to the Queen City. The individual members of the firm are popular socially and otherwise, have always given their close personal attention to the calls of their many customers, and as a consequence have secured a business which is conducted in a manner that reflects upon them the highest credit for energy, enterprise and ability. Mr. Thomas Robertson is a member of the Board of Trade

LAILEY, WATSON & Co., Wholesale Clothiers, 51 and 53 Front-street west.—One of the oldest and most thoroughly representative wholesale clothing houses in the city of Toronto is that of Messrs. Lailey, Watson & Co., of 51 and 53 Front-street west. This popular establishment dates its inception to 1854, when it was founded by the late Mr. Thos. Lailey, father of Mr. Lailey of the present firm. Success has been a characteristic of the house during this whole period, and even more markedly since 1885, when Messrs. Lailey, Watson & Co. took full charge. The present proprietors are men who have had a wide experience in the clothing business and are familiar with every department. The premises occupied are suitable and commodious, being eligibly located right amongst the leading wholesale houses of the city; they comprise a large brick building three storeys in height, with a basement, fitted up throughout with every requirement of this important business. The first floor is utilized as warerooms and offices, and it is well lighted and convenient. Ascending is the second floor where an immense stock of ready made clothing is tastefully disposed throughout, ample accommodation being afforded for the storage and display of a full and complete assortment. On the top floor is the factory, which is 150x60 feet in dimensions, and equipped with all the latest improved appliances and machinery for the production of clothing of all descriptions. The excellence of the clothing made by Messrs. Lailey, Watson & Co. has become proverbial throughout Canada, and the name is a sufficient guarantee of the reliability of the goods bearing it. Their trade extends from the Atlantic to the Pacific, and a staff of three travellers is required. Orders pour in daily from all directions and receive immediate response; while as all operations are supervised in person by the individual members of the firm, satisfaction is guaranteed. To carry on this extensive business employment is furnished for as many as eighty hands, and the trade continues to increase from year to year. All the latest styles and newest fashions are skillfully made up, and a specialty is made of children's clothing. Personally Mr. Watson attends the financial department of the business, while Mr. Lailey looks after the buying and outside connections. Both are prudent, far-seeing business men, and are possessed of those sterling qualities indispensable to success.

THE TRADERS' BANK OF CANADA, corner Yonge and Colborne-streets.—Among the youngest financial institutions of Canada this bank was incorporated and established in July, 1885, and during the course of the six years of its eventful career it has steadily improved its standing as well as enlarged its area of operations. The Fall of 1886 and the Spring of 1887 were trying times for our young monetary institutions, and so great was the financial depression that the Central Bank, the Bank of London and the Federal Bank closed their doors. These facts are all fresh in the minds of business men, and from an outside point of view the Traders' Bank was thought to be tottering, being only as yet in its infancy; it did not fail, however, thanks to the foresight, prudence and conservative management, and because its assets were in such shape that it could meet all payments promptly. The headquarters of the bank are in Toronto, the first floor of the building on the corner of Yonge and Colborne-streets being occupied, divided into various departments, and in all covering an area of 35x125 feet. The bank proper is handsomely fitted up and tastefully arranged, convenience and comfort having been closely studied. The building is very handsome, being built of red brick and red Kentucky sandstone, and is ranked among the finest buildings of the city. Branches are located at Aylmer, Drayton, Elmira, Glencoe, Guelph, Hamilton, Ingersoll, Leamington, Orillia, Port Hope, Ridgetown, Sarnia, Strathroy, St. Mary's and Tilsonburg, each being under the control of competent managers, who one and all hold the confidence of their superiors. Alex. Manning, Esq., and Wm. Bell, Esq., are respectively president and vice-president, the remaining members of the board being Messrs. A. A. Allan, S. F. McKinnon (now vice-president of the Toronto Board of Trade), and Robert Thompson. Mr. H. S. Strathy fills the honourable and trusted position of general manager, one in which he has exercised exceptional foresight and judgment, adding to the prosperity of the bank by every means in his power. He is a member of the Board of Trade, representing the Traders' Bank, as a member of the executive committee of the Bankers section of the body. In his arduous duties he is ably seconded by Mr. Emilius Jarvis, the inspector, and a staff of some twenty-five clerks, besides the managers of the various branches. The authorized capital of the bank is $1,000,000.00, of which $604,400.00 have been paid up, while there is a rest fund amounting to $35,000.00. The net profits for the year ending May 31st 1891, were $54,437.30, from which a 6% dividend was paid, and after other amounts were written off for various purposes $15,000 were added to the rest account and $5,102 carried forward to the credit of profit and loss account. The assets are $3,143,049.20, all of a first-class character and mostly available at short notice. Still young, the Traders' Bank is strong, and is to-day stronger in its resources and better managed than at any former period of its history.

R. REYNOLDS, Boots and Shoes, 462 Yonge-street.—Boots and shoes have in the various stages of progress and civilization assumed shapes and fashions in accordance with the idea of those who modelled them, and history has marked these fashions on her pages, though the footprints of the many shoes have long since been lost to sight. The foot-gear of the present day differs considerably from that of even the earlier part of the present century, inasmuch as it is of finer make, softer finish and better material. One of the foremost boot and shoe manufacturers and dealers in the city of Toronto is Mr. R. Reynolds, whose store is situated at 462 Yonge-street. The building occupied is a handsome three-storey structure with basement, and is 76 x 100 feet in dimensions. The stock is large and well selected, and Mr. Reynolds continues to supply his customers with rubbers, overshoes, boots and shoes for winter and summer wear. The trade done is both wholesale and retail and is one of the most solid in the city, giving employment to a number of hands. The concern was founded as far back as 1852, and has been conducted during the past five years at the present address, having been removed from 152 Yonge-street, where the proprietor carried on business for 34 years. Mr. Reynolds makes a specialty of repairing, and guarantees to fit all sorts of deformed feet to satisfaction; big feet are made small, and the prices are as moderate as consistent. Mr. Reynolds is well known here, and owns one of the best businesses in the city.



ESTABLISHMENT OF WHALEY ROYCE & CO

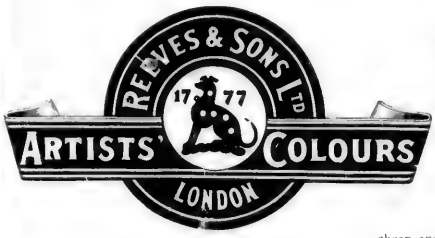
THE FITCH MONUMENT
Designed and Sculptured by F. B. Gullett

WHALEY, ROYCE & CO., Manufacturers, Importers of and Wholesale Dealers in Musical Instruments, Music and General Musical Merchandise, 158 Yonge-street.—It would be most interesting to any student of music to spend a short time inspecting one of the largest warehouses in the city, which is devoted solely to the sheet music trade, the sale of musical instruments, and the manufacture of band instruments and drums,—that of Whaley, Royce & Co., 158 Yonge-street. The premises are admirably situated, and are fitted with handsome plate glass fronts. The interior is fitted up in the most modern style, with shelves, counters and cases for the disposal of the many varieties of sheet music and musical instruments, and contains an area of over five thousand two hundred square feet of floor space. Here are kept every variety of musical instruments and general musical merchandise, sheet music, music books, instruction books for every known musical instrument, band and orchestra music, violins, flutes, clarinets, and all other band and wind instruments; guitars, banjos, zithers, violincellos, double-basses, drums, accordeons, concertinas, bag-pipes, autoharps, harmonicas, in fact everything necessary to the full equipment of a high class wholesale musical business; they are also music engravers, printers and publishers, in fact are the only music engravers in Canada. Composers, whether amateur or professional, who desire to publish their compositions, will do well to send their manuscript to Messrs. Whaley, Royce & Co., upon whom they can depend for clear engraving, good paper and careful printing. In the factory, which is attached to the building, are manufactured the celebrated "Imperial" band instruments, which are to day acknowledged by our greatest artists who use them, as incomparable; the firm may justly feel proud of their success in this line, as well as of their "Imperial" duplex drums. Some idea of the large amount of business done in this house may be gained from the fact that eighteen assistants are required to cope with the orders that are received daily from all parts of the country. The members of the firm are Mr. E. Whaley and Mr. G. C. Royce. Both gentlemen are shrewd, practical business men, full of energy, perseverance and business tact, and in every way qualified to conduct the trade in which they are engaged. They have been established only a little over four years, but the excellence of their work, the prompt execution of all orders, and the honourable straight business dealing of each member of the firm have already given them the most enviable and excellent position of being the leading house in the music trade in Canada.

FREDERICK B. GULLETT, Monumental Sculptor, Marble and Granite Works, corner Church and Lombard-streets. Mr. Fred. B. Gullett, who has gained such a wide reputation not only in Canada but in the United States, belongs to a family of sculptors. He was born at Plympton, Devonshire, England, and at the age of fifteen, in the year 1857, left for Canada, but on his arrival in New York was influenced by one of his brothers to remain and finish his years of apprenticeship in that city. He engaged himself with a well known firm of sculptors, with whom he worked for fourteen years, and during that period took a prominent part in carving numerous monumental works, which will ever remain as proofs of his ability in this art. The sculptured portion of the entrance to the Greenwood Cemetery; the monument erected there by the bankers, Messrs. Brown & Bros., in memory of some members of that family who were drowned at the wreck of the S.S. "Arctic;" the Anderson, Durand, Steinway, Whitney, and several other mausoleums; the Eagle's Nest, which surmounts the entrance to the New York Life Buildings; the statue of "Hope," which stands on the Delavan monument in the Sleepy Hollow Cemetery at Tarrytown; the tomb of Bishop Underdonk in Trinity Church, N.Y., are among the many works undertaken by him in the United States. On a visit to Canada his old wish to settle here returned, while his English birth and training strongly aided in this decision. In the year 1870 the carving on the McMaster Building and the Post Office was placed in his hands under contract. Chief among his many undertakings in the Queen City the Coat of Arms over the entrance to the Queen City Insurance Building on Church street stands forth as one of his choicest sculptures. To Mr. Gullett and a friend the credit is due for bringing into prominence a quality of granite known as the Bay of Fundy red granite, from St. George, N.B. It was first noticed in 1873, and on examination proved to be of excellent quality, upon which a company was formed and work at once commenced. For this popular stone, which is now used throughout North America, Mr. Gullett is agent in Ontario and Quebec, the use of which he has pushed with evident ability. He does work for the United States and throughout Canada, sculptures from his designs and chisel being seen in St. James', Mount Pleasant and St. Michael's Cemeteries, Toronto; Necropolis; Burlington Cemetery, Hamilton; the Roman Catholic Cemetery, Hamilton; Quebec, Ottawa, Belleville, Peterborough, Kingston, Cobourg, Bowmanville, Mount Forest, Barrie, Orillia, Markham, Stratford, St. Mary's, Clinton, Goderich, Simcoe, Brantford, Paris, Niagara Falls, Ayr, St. Catharines, Galt, Lowell (Mich.), Cape Vincent, N.Y.; Franconia, N.H.; Detroit, etc. He has also made the granite columns for numerous buildings in Toronto and other Canadian cities, and for buildings in various American cities. Mr. Gullett a short time ago issued a pamphlet entitled "A Talk About Monuments," full of information and containing much advice to those likely to purchase monuments, etc. His grandfather, brothers, and other relatives have followed the art of sculpture, one and all having made their mark in this line. He has now three nephews engaged in this art in Devonshire they having a high reputation as leading workers in marble and granite. Nothing need be mentioned of his popularity and esteem, for all know and respect him.

A. R. DOW & CO., 19 Victoria-street, Toronto, or 1004 Broadway, Oakland, California.—How many of our readers are aware that some of the finest raisins produced in the world are grown in the San Joaquin Valley, California, and that the largest raisin vineyard in the world is in this valley; also that the total production for last year (1891) was 50,000 000 pounds of raisins. Yet these are facts. Early in 1891 Mr. A. R. Dow, acting for the Belmont Colony Co., personally selected a tract of 800 acres of the finest raisin grape land in California. Think they have decided to call the "Toronto Colony," as a number of Toronto people have already purchased vineyards of twenty acres and upwards while some are now settled on their vineyards at this date. The land is most beautifully situated between the Fresno branch of the Southern Pacific R. R. and the Sierra Nevada mountains. It has a slope of twelve feet to the mile, giving perfect natural drainage. The whole tract is irrigated by the Alba Irrigation Co., which draws its supply of water from King's river, the largest and most beautiful river in Central California. This water is furnished at the ridiculously low price of 49 cts. per acre per annum. The soil is a rich sandy loam with a large percentage of mica mingled therein. This mica is the secret of growing a large and luscious Muscat raisin. The climate! Here words fail us. Californians are made fun of for blowing about their climate. It must be seen to be appreciated. Suffice it to say that this section has a healthy climate second to none in California. Think of 220 cloudless days in the year and that such a thing as a sunstroke is unknown. The air is so dry that even at the hottest time, when the raisins are drying, one does not feel the heat as he would in a more moist climate. In addition to raisins this land will produce oranges of fine quality, inferior to best Florida oranges, it is true, but far ahead of many oranges grown in Florida; or you can grow lemons, peaches, pears, prunes, nectarines, apricots, plums, figs, walnuts or almonds. This land is offered to both settlers and investors at a low price and the very liberal terms of 25 per cent down and balance in four years. The firm of Messrs A. R. Dow & Co, is composed of Messrs. A. R. Dow and M. Ivan Dow, both young Canadians. The senior member of the firm has resided in California for nine years. Mr. M. Ivan Dow resides in Toronto. They have offices at 1004 Broadway, Oakland, California, and 19 Victoria-street, Toronto, Ont. Now if you want to secure a home in the finest climate on this continent, if not in the world, here is your chance. Or do you want a safe investment that will yield you a profit of $100 00 per acre the third year and upwards? Remember, no money is paid until you have had an investigation and satisfied yourself of the truth of Messrs. Dow & Co.'s statements. For further particulars and circulars call on or write to Messrs A. R. Dow & Co., 19 Victoria-street, Toronto, or 1004 Broadway, Oakland, California.

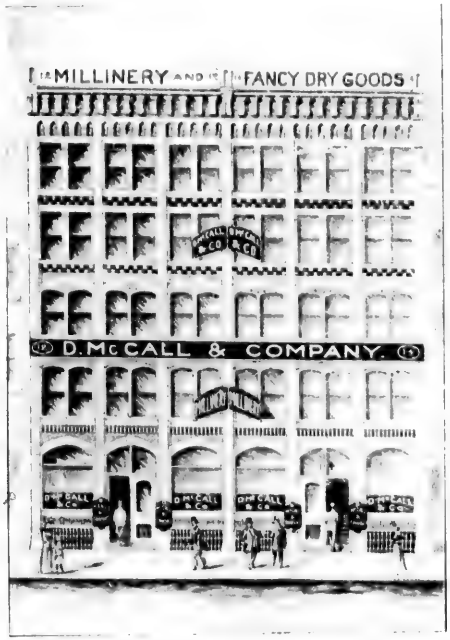
ESTABLISHMENT OF THE KEMP MANUFACTURING CO



ARTISTS' COLOURS AND SUPPLIES.—Messrs. Reeves & Sons, 113 Cheapside, London, Eng., take this opportunity of making the Canadian public in general aware of several facts to their advantage. Dealers and handlers of artists' goods will also be interested to learn that a depot for Messrs. Reeves & Sons' goods has been opened at No. 24 Front-street west, Toronto, under the management of Mr. W. H. Jagger, where the trade can be supplied at short notice. A full line of colours, sundries, etc., can be found there, especially the famous Madame Vougas' studies, so largely used throughout the Dominion. Messrs. Reeves & Sons have lately introduced to the public the "Art Students' Oil Colours," a series of thirty-seven colours ground up in oil and sold at a uniform price of five cents per tube. Art students should be grateful to Messrs. Reeves for putting in their hands colours at a price so reasonable and such as fulfil every requirement of a student when learning to paint. Teachers and head masters of art schools should make it their business to obtain samples of these colours. Decorators also will find these colours answer their purpose equally as well as the more expensive tube colours they now use for decorative painting. It may not be generally known that over a hundred years ago—in 1781—the Society of Arts awarded Messrs. Reeves a silver palette for the invention of water-colours in cakes. Previously colours had been supplied to artists in bladders. The colours sold by this firm are as pure as any to be got in the trade. The firm buys the best in quality and in natural colours—i.e., the natural earth's ochres, etc.,—they pick out the best of those which they buy, and use it for their superior colours, while the remainder is employed for the second-class quality pigments. Thus the pigments of the finest quality are rendered twice as pure as they would be were the whole mass of pigmentary stuff to be ground up as one colour. As linseed oil is by no means the best vehicle wherewith to mix all colours, many of them are ground up in poppy oil. Of all their colours, Messrs. Reeves & Sons pride themselves—and with good reason—on their carmines. Besides pigments, oils, etc., Messrs. Reeves are large manufacturers of drawing boards, T-squares, colour boxes, sketching blocks, academy boards, pencils, stretching frames, canvas, easels, etc. One specialty in this department is the public school drawing board. This is a well finished article, and is so constructed as to contain a T square and set squares by means of a simple arrangement of blocks and weges at the back of the board, so that any school child can carry board and squares all in one. Another feature of great utility is shown in the construction of the tin boxes for oil tube colours. The lids of these boxes are so made as to receive the edges of the palette when it is put away in the box; but to prevent any colour that may be left on the palette sticking to the inside of the lid, it is followed out so the colour shall not touch the lid; another specialty of Messrs. Reeves in this line is a fitted box of their art students' colours, very cheap and suitable in all respects for the amateur artist. This is an exceedingly well made heavily japanned tin box, 10½ x 7 inches and 1½ inches deep, containing 19 tubes of art students' colours, bottle of pale drying oil and turpentine, six hog hair brushes, wooden palette and palette knife; price complete, $1.50. These boxes can be supplied in several sizes, also water colour boxes. Messrs. Reeves make a vast assortment to choose from and at all prices. Messrs Reeves' annual out-put of colours is something enormous; the great care exercised in their manufacture ensures a thoroughly reliable article, as testified by all the eminent British artists of the day; no batch of colours showing the faintest trace of inferiority is permitted to be sold. The following comprise a few of the many departments: the carpenters', the cabinet-makers', the grinding room, the drying room, the moulding and stamping rooms, the packing, labelling and stocking rooms, the department for making sketching blocks, millboards, portfolios, the binding, cutting and trimming of blocks, etc., also the brush department. Messrs. Reeves make their own brushes—sable, camel hair, and all other kinds of brushes for artists' use. Besides the making of stretching frames and covering them with canvas, the priming of the canvas is also done on the premises. This is a branch for which Messrs. Reeves are justly noticed; they pay particular attention to the manufacture of canvas, and their make is unsurpassed for its quality and durability. The finest and best of material is used in its construction, and any colour or quality made can be furnished. All sizes, up to thirteen feet wide and six yards long, can be had. The widest canvas at present made by any other firm is under ten feet. All this goes to show that the firm of Reeves & Sons are strictly headquarters for nearly every article used in the artist line. Their reputation as thoroughly conscientious manufacturers, turning out nothing but sound, reliable articles, is well known all over the world.

GEORGE J. CONSTABLE, Confectioner, 468 Queen street west.—Let a student of human nature take any street on which there is a confectioner's establishment, count the number of people stopping in front of this store and compare them with the numbers interested in other places of business, and it will be found that more are attracted by the confectioner's than by any other. This is only natural, for what can be more tempting than the delicious display of well made confectionery seen in Mr. Constable's window, at 468 Queen street west. It was in the year 1857,—now thirty six years ago—that this gentleman originally commenced business in this line, and his energetic action and business ability have brought him a trade second to none in the city. Not only is his success due to this but also to the splendid quality of his goods, which are carefully and, it may be said, scientifically made, and which contain no chemicals or deleterious ingredients whatsoever. Including his dwelling Mr. Constable's premises measure forty by two hundred feet and are three storeys in height. Attached to the store is an ice cream parlour, where visitors may obtain refreshments at moderate prices. A constant supply of choice confectionery is kept on hand, and fancy bread of every description may be obtained to order. Seven skilled hands are employed throughout the year. Mr. Constable is highly esteemed by all who know him and is honourable and upright in all his dealings.

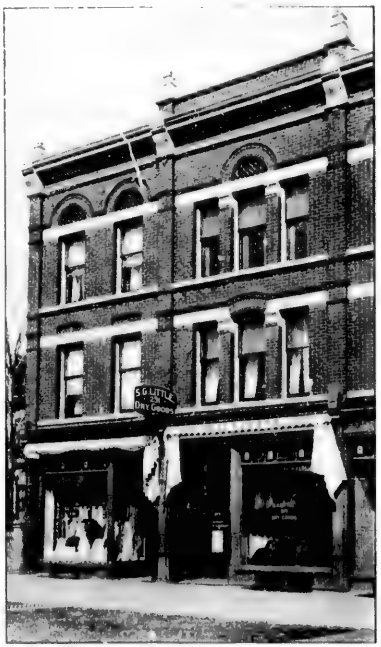
JAMES DICKSON, Dealer in Hardware, etc., 57 Bay street.—The hardware business may be divided into two classes, one including all the heavy goods and the other the lighter goods, called shelf hardware. Of these two divisions the shelf trade is the one requiring a most varied knowledge and a well assorted stock. Toronto grows in population every year, and as the population increases new enterprises are started to supply the demands for various goods. Among the most recent ventures, and one which deserves special notice, is that of Mr. James Dickson, dealer in shelf hardware. Mr. Dickson is a gentleman of wonderful energy and perseverance, and has special facilities for conducting a successful shelf hardware business in this part of the city. The premises he has selected in which to transact his business are situated at 57 Bay street. Mr. Dickson has shown good judgment in selecting his present premises. His stock is complete, and consists of every description of shelf goods, such as builders' hardware, tools, cutlery, etc. He engages the services of two competent assistants, and has already made a most favorable impression upon the public. The premises are nicely fitted up, and there is no doubt that Mr. James Dickson has a grand future before him. He is courteous, obliging, strictly upright and honorable in his dealings with his already numerous patrons.



WAREHOUSE OF D. McCALL & CO.—(See next page.)

A. C. WINTON.—(See next page.)

WAREHOUSE OF W. R. JOHNSTON & CO.—(See next page.)



DRY GOODS STORE OF S. G. LITTLE.—(See next page.)

D. McCALL & CO., Wholesale Millinery, etc., 12 and 14 Wellington-street east.—Perhaps the most important wholesale millinery house in the city is that of Messrs. D. McCall & Co., whose building is situated at 12 and 14 Wellington-street east. The premises are equal in extent to any two ordinary stores, and are five stories high; together they form a handsome block, covering an area of sixty-five thousand square feet. The firm have been established for some considerable time, and are well known throughout the country. Their Toronto premises are admirably fitted from floor to roof with every requisite for the proper conduct of the extensive trade. The firm deal extensively with the largest and best known houses in Paris, London and New York, and have every novelty as soon as it is on the market. Their stock is the largest and most complete in this line in the city, and comprises all the newest designs and goods for millinery, flowers, ribbons, shapes, hats, bonnets and millinery trimmings, together with a choice assortment of fancy dry goods; the whole building being required for the disposal of the enormous stock. They employ a large number of hands here, and have a similar establishment in Montreal, Que. Their travellers are continually on the road between Halifax and Vancouver, and the amount of trade done is enormous.

ONTARIO WATER METER COMPANY (LTD.), 20 Toronto-street: A. C. Winton, secretary-treasurer. The public are rapidly becoming alive to the fact that it is to their own interests to use the water meter, which can now be obtained in this country at the manufactory of the Ontario Water Meter Company, (Limited). This company was incorporated in April, 1891, by the Provincial Government as a joint stock company, with Mr. H. C. Hersey as president, Mr. H. C. Hersey as vice-president, and Mr. A. C. Winton as secretary treasurer. The sole right to manufacture and sell water meters patented by the Hersey Manufacturing Company of Boston, Mass., has been purchased by this company, so that they are now in a position to supply this apparatus to the various water departments of the Dominion. In taking hold of this work, they are manufacturers also of meter supports, dial extensions, fixture locks, water cart registers, strainers, coupling seals and reservoir indicators. For several years these meters have been in use in over five hundred towns and cities of the United States and Canada, a length of time which has proved beyond a doubt its reliability and measuring apparatus. From year to year its popularity increases, as it is only to be expected, for it is becoming a necessity to all householders. The product of this company in every particular is perfect and the cost lower than any other. All parts are interchangeable for repairs without having to remove the entire meter. The Ontario Water Meter Company (Ltd.) guarantee to make, free of charge, all repairs on their meters which may be returned as inefficient from wear, defective material or construction for five years from date of purchase, a proof alone of the first class quality of these goods. Offices are occupied in the Permanent Buildings at 20 Toronto-street, being under the control of Mr. A. C. Winton, the secretary treasurer. This gentleman was mainly instrumental in the formation of this company whose affairs he is managing with great energy and ability. In Hamilton, London, Montreal, St. Catherines, Winnipeg, and Lower Provinces, they are now being supplied, in fact are being used from east to west of Canada. At present the work is made expressly for Canada, but it is expected that the company will commence operations on their own account in the early part of 1892.

W. R. JOHNSTON & CO., Wholesale Clothiers, 45-47 Front-street west, S. W. Front and Bay.—Throughout the period, which has reached a quarter of a century, during which this house has carried on business, all its operations have been most successful. Their success may be fairly attributed to the excellence of their goods, and the absolute accuracy with which orders are executed. They have always aimed at good value in the class of fabrics used, at the same time devoting close attention to the style of making and trimming garments. In executing orders the last minute details of the customers' instructions are carefully carried out. The immense building to which they removed a short time ago is one of the most complete and commodious in the city and its admirable location is well adapted for the development of the class of trade which this firm specially cultivate. While a large staff of travellers are employed making periodical visits to customers in the various provinces of the Dominion, the stock is kept at all times fully assorted in every department, and buyers visiting the city can always complete their lists in this establishment. This is somewhat of a new departure in the clothing trade, the plan heretofore being to place the bulk of the production by sample early in the season, little attention being given to the probabilities of assorting demands. The advantage to the dealer of being able to replenish his stock as his trade may warrant is, of course, apparent. An examination of the enormous amount of finished goods on hand to meet the requirements of this class of trade would suggest that it had already assumed large proportions. The firm is composed of W. R. Johnston, Herbert Langlois, J. C. Black and W. R. Johnston, jr.

S. G. LITTLE, Wholesale and Retail Dry Goods Merchant, 231 Spadina Avenue.—In Toronto there are many prominent business men actively engaged as wholesale and retail dealers in staple and fancy dry goods, and new energy is constantly being added to the ranks. Among those who have recently embarked upon this business here and who have built up a business of magnitude, is Mr. S. G. Little, of 231 Spadina Avenue. It is now about 14 months since this competent business man established himself here, and during this period has met with such marked success that he resolved to utilize larger premises, and taking in two stores Nos. 229 and 231 about the first of the year, he has now one of the finest retail dry goods houses in the city. The premises are 50 x 45 feet in dimensions, and are fitted up with everything needful or useful in carrying on this important branch of business. The stock handled is very complete, and includes staple and fancy dry goods of all descriptions. It would be impossible in this brief sketch to enumerate the list of goods carried in detail; it consists in part of cottons, woollens, linens, ladies' and gent's furnishings of all descriptions, collars, cuffs, neckwear in the newest and richest designs, underwear of many varieties, the latest novelties in all lines, fancy dry goods, velvets, etc., and, in short, everything usually found in a first-class dry goods house. A special line of men's and boys' clothing is kept in stock, and all goods guaranteed to be just as represented. Employment is furnished for twelve competent assistants, and all patrons receive prompt attention. Mr. Little is a native of "the land of brown heath and mountain flood," but was in business in England for twenty years previous to his coming here. He is a member of the Caledonia Society and the Masonic order, and is a far-seeing, diligent, and enterprising merchant; and his business, which is in volume to-day second to none, continues to increase rapidly.

THE KELLOGG IRON WORKS, 65 67 Wellington-street west, Chas. H. Kellogg and Robt. J. Reidpath, proprietors.—A nation's greatness is best shown by its industrial and mercantile enterprises, for these are the emblems of its brain, its energy and its determination. Dotted throughout the province are fitting monuments of what we or our fathers have done, in giving to the Dominion its proud *status* as a manufacturing country, and among these our iron works claim particular notice. This is essentially the iron age, and our mechanical industries rank among our most important, as in a country where the manufactures are, to a large extent, in a state of incubation and constant expansion, it is of the first importance that, with regard to the production of the heavier iron appliances for building and street railway purposes, we should, as far as possible, be independent of the foreign producers. Happily in Toronto, and in Canada as a whole, this want is supplied by the Kellogg Iron Co., concerning which enterprise it is a matter of public congratulation to know that it is well established and in successful operation in this Queen City of the West. Founded here only four years ago, the business has a history in itself of enviable progress and marked success, due mainly to the untiring energy, zeal and superior ability of Mr. Robert J. Reidpath, one of the members of the firm, who has full charge of the Toronto and Canadian business. The proprietors are Messrs. Chas. H. Kellogg and the above mentioned gentleman, both of whom are civil engineers, and have a wide knowledge of building iron and ornamental work in iron and steel, as well as of the finest designing and architectural productions in those metals. It is necessary, therefore, to describe briefly their progress, their splendid headquarters, and their extensive modes of operation. Their premises, widely and familiarly known as "The Kellogg Iron Co.," are centrally and eligibly located at Nos. 65 and 67 Wellington-street west, and the fact that they cover an area of over an acre of ground will give some idea of the magnitude and extent of the enterprise. The newest and latest improved appliances and machinery for heavy steel and iron construction, comprising eye beams, girders, roofs, towers, columns, stairs, ornamental work, &c., in iron and steel, are in use throughout these works, while to make everything complete and abreast of the times, the proprietors have motive power to operate these, in the form of a 13 horse-power electric motor, making in all an establishment which, from a point of completeness, stands second to none. A specialty is made of fine architectural work, and of light bridge building, while, as all the heavier machinery used in the works has been made to order, the company is now specially prepared to attend to street electric railway construction. To give our readers some further idea of the extent of this progressive industry it would not be out of place to mention a partial list of the buildings in this city alone, in which iron girders, etc., manufactured by the Company, have been used. They are as follows: The Canada Life building, on King-street, containing as many as 1000 tons of iron, new School of Science, Traders' Bank, Young Men's Christian Association building, Young Women's Christian Association building, Young Women's Christian Guild building, restoration of the Toronto University, Biological Museum, also being contractors for the iron work for the new Montreal Board of Trade, one of the largest of recent contracts in the Dominion. They have also furnished iron requisites for the new library in the Park, as well as having refitted Messrs. O'Keefe & Co.'s and Cosgrave's breweries in the most modern style. As a particular branch of the business, police station and gaol work might be mentioned, including such requisites as steel cells, cages, bars, etc. Mr. Chas. H. Kellogg and Mr. Reidpath make a unique and powerful combination, and are a strong firm, because they are each personally prudent, thoroughly experienced and accomplished civil engineers and iron merchants, and both are practical men. Mr. Kellogg is the proprietor of several patents, a specialty being made of two electric power poles, which are of high repute and in wide use throughout the United States, while they are fast becoming popular in Canada. Mr. Reidpath is a young man possessing marked talent as a civil engineer, also accurate financial knowledge and the best of business ability. He is very well and favourably known in Toronto, and amongst the large builders and contractors of Canada. In fact he is conducting an enterprise here that continues to increase from year to year under his management, and which needs no practical introduction to the commercial world of Toronto. With its desirable and enviable reputation, with its superior and increased facilities for carrying on every department of the enterprise, and with its present prudent progressive and conservative management it is only fair to assume that this institution will continue to be a credit to the proprietors, to Toronto and to Canada.

JOHN H. C. DURHAM.

Insurance and Real Estate Broker,

23 Adelaide-Street East.

The progress of Toronto during the last decade has been observed with pleasure by all who take an active interest in her welfare and success, and to those who carefully scan the pages of this work, and give the matter a little thought, the fact is self-evident. One of the most important factors in the active commercial world is the insurance and real estate broker. Probably one of the best known and most active brokers, dealing principally and largely in insurance and real estate, is Mr. John H. C. Durham, of this city, who is located at 23 Adelaide-street east. Less than 8 years ago Mr. Durham embarked on his own account in this capacity, and by his energy and ability has founded a substantial and ever increasing business. He has occupied his present offices for about two years, and is very well and favourably known throughout the city as a competent insurance agent and most reliable real estate broker. Mr. Durham represents

THE KELLOGG IRON CO.

WHOLESALE BOOT AND SHOE HOUSE OF W. B. HAMILTON SON & CO.

D. J. McSWEYN W. F. McSWEYN

some of the most popular and time-proven insurance companies in fire, life, accident and plate glass now in existence, including the Phœnix Insurance Co., of Brooklyn, N.Y., the Agricultural Insurance Co., of Watertown, N.Y., and the Quebec Assurance Co. The last named company need hardly be mentioned, being the oldest fire insurance company, of Canadian origin, in existence. The Phœnix, of Brooklyn, is also too well known to require any comment here, being to day under better management and stronger in its resources than at any former period in its history. The Agricultural Insurance Co. also stands prominently and conspicuously before the public, having been actively and successfully operated since 1853, and stands to-day with assets reaching the enormous amount of $2,133,893.25 and having a deposit of $140,000.00 with the Dominion Government for the security of Canadian policyholders, with losses paid $6 824.398 19. Mr. Durham has facilities for placing fire insurance in Canadian, English and American companies, and ably looks after the interests of his companies as well as the interests of his clients. He has four competent agents under him in this city. Personally, Mr. Durham is especially gifted with those qualities which tend to make a successful agent, and which are so indispensable to success. He explains carefully and reasonably the advantages and inducements of his companies. In real estate, he buys, sells and exchanges city and farm properties, and is a shrewd, carefol and speculative investor, always endeavouring to deal to the advantage of his clients. Mr. Durham is prepossessing in manner, making friends wherever he goes, and is esteemed by all who know him.

W. B. HAMILTON, SON & CO., Wholesale Boot and Shoe Manufacturers, 15 and 17 Front-street east. The industries of Canada grow apace, and our commerce increases in volume and widens in extent. Among the many resources which go to make up the commercial fabric of Toronto, and the proud status of the Dominion as a manufacturing country, the trade in the manufacture of boots and shoes forms a most important element. One of the oldest and most reliable wholesale houses engaged in the manufacture of boots and shoes in Canada, is that of Messrs. W. B. Hamilton, Son & Company, of 15 and 17 Front-street east, Toronto. The fact that this house dates its inception to 1847, and has been in active and successful operation during the long intervening period, is standing evidence of its reliability and sterling worth, while ranking foremost among the establishments of its kind in Canada. The premises occupied are large and suitable for the requirements of an extensive manufacturing business. They comprise a four storey brick building, 52x180 feet in dimensions, equipped from basement to attic with all the latest improved appliances and machinery, for the manufacture of boots and shoes of all descriptions. A visitor to the house would be apt to quote "there is nothing like leather," at seeing each department contributing its share of work on a small piece of leather, ultimately to be combined in the grand finale of a common working boot, or the finest shoe that mechanical skill can produce. Here 200 hands are constantly employed, which will give some idea of the magnitude and extent of the business. Domestic and imported leather is largely used, and all kinds of boots and shoes are manufactured, the trade extending from the Atlantic to the Pacific. Six travellers attend to the outside business of the firm, and orders are received from all directions. Messrs. W. B. Hamilton, Son & Co. require no introduction to the commercial world of Canada, and their reputation is desirable and enviable, so much so that to say that a boot came from "Hamilton's," of Toronto, is to state that it will be found just as represented among the very best of its kind. The head of the firm is one of the pioneer business men of Toronto; he has built up this immense enterprise from crudest beginnings and is a thoroughly representative factor in the commercial fabric of the Queen City. He is one of the Council of the Board of Trade, a director of the Canadian Bank of Commerce, the Fire Insurance Exchange, and of the London and Ontario Loan Co. Mr. Hamilton, personally, is practical, diligent, far-seeing and unassuming, possessing accurate financial knowledge, and the best of business ability. The members of the firm are Chester B. Hamilton who ably assists in the business and personally supervises all operations in the factory, Mr. James Buik who attends to the selling department and Mr. A. W. Blachford who looks after the finances, the success of the firm speaking eloquently of their excellent business ability. Judging from the very creditable past of nearly half a century's prosperity, and the unexcelled facilities at present engaged by this representative firm, it is only fair to assume that they will continue in the future to take their stand as second to none in their line in Canada.

MESSRS. W. F. & D. J. McSWEYN, Merchant Tailors, 1128 Queen-street west. Very often men's conditions control their apparel, while they are often governed by their garments. For instance, a student in his gown is put in a mind of gravity, and is restrained from lightness by the very unaptness of his clothing. In all centres of activity like Toronto, where all classes congregate, merchant tailors find a desirable field, and among the fashionable and reliable ones Messrs. McSweyn Bros. hold a leading place. These popular tailors have been established here since March, 1888, and their energy, taste and superior ability have had their due effect,—unbounded success having attended their efforts during this period. The premises occupied are 22x35 feet in dimensions, affording ample accommodation for the storage and display of stock, as well as for the rapid prosecution of trade. A full and complete assortment of tailoring cloths is continually on hand, including choice productions from English and Scottish looms, West of England worsteds, Irish serges, overcoatings in naps, Meltons, beavers, etc., English and Canadian trouserings, and in short everything usually found in a first class house of this kind. The garments from this house are all modelled on the latest styles and newest fashions, and are faultless in fit and finish, while consistent and moderate prices prevail. The individual members of the firm are Mr. W. F. and Mr. D. J. McSweyn, who are thoroughly experienced and accomplished merchant tailors. They employ twelve competent assistants, and carefully supervise all operations in person. The Messrs. McSweyn have proven themselves the right men in the right place, and thoroughly deserve the prosperity they enjoy.

FLEMING & CO., Furniture, Upholstery, House Furnishing Goods, etc., 342 and 344 Queen-street west.—One of the best known furniture and upholstering houses in the Queen City is that of Messrs. Fleming & Co., whose place of business is at 342 and 344 Queen-street west. This firm was established in 1886, since which time it has prospered and gone steadily on. The premises occupied comprise a large three-storey building and basement, being 28x175 feet in area, in addition to which are their extensive workshops in the rear. The entire establishment is a model one—neatness and order prevailing everywhere, all available space being taken up to accommodate the enormous stock which they carry, and from which purchasers can select to advantage, as their stock is classified, each department being complete in itself. This firm enjoys the highest reputation in Canada for their reliability, cheapness, excellence of design and workmanship. As manufacturers and dealers in furniture they have placed upon the market some of the finest drawing-room, parlor, dining-room and library suites, as well as the finer grades of bedroom furniture, in which line, as also upholstering, they make a specialty. They give employment to eight salesmen, besides a number of competent workmen in their factory. The members of this firm—Messrs. J. J. and J. Fleming—are well known among a large circle of friends, and retain the confidence and good will of their customers. The area over which their trade extends is steadily growing, and the house is steadily increasing in popularity. Their present premises, though commodious, will soon be too small to accommodate their trade. In quality of goods and in the matter of low prices this firm has nothing to fear from the keenest competition.

J. G. THOMPSON.

CHAS. WILSON.

THE LANCASHIRE INSURANCE COMPANY OF MANCHESTER, ENG.; Head Office, Toronto General Trusts Building, corner Yonge and Colborne-streets; J. G. Thompson, Manager.—The world has become so progressive on every hand that many important and indispensable factors in the commercial world are looked upon as of little moment. Take for instance the value of fire insurance, and in daily life it is little recognized on account of its very commonness. However, when the unusual happens, and the world is startled by a vast Johnstown, Chicago or London conflagration, men stop and take an inventory of the value of fire insurance as a regenerative factor in the commercial world. Thus introducing the subject of fire insurance, it is compatible with the object of this work to make special mention of the Lancashire Insurance Co. of Manchester, Eng., whose head offices for Canada are located at Toronto, in the General Trusts Building, corner of Yonge and Colborne-streets. This old reliable insurance corporation was founded in 1852, when it was incorporated by special Act of Parliament. During the long intervening period it has been attended with marked success in every department, having extended its business to all parts of the world. The fact that the capital and assets of this time proven company together exceed the enormous sum of $20,000,000.00, and the total income for the past year over $5,000,000.00, will give some idea of its reliability and worth. This is indeed a wonderful and most creditable showing, and the strong financial standing and great size of the company enables its thousands of agents in all parts of the world to take first place among insurance men. Its affairs in Canada previous to December, 1891, had been managed by Mr. S. C. Duncan Clark, who held this trusted position from July, 1864, to December 31st, 1891. In addition to being chief agent in Canada of so great a company, he also acted as general agent for Ontario, Manitoba, Quebec, the North-West and British Columbia, throughout which territory he established a complete system of local and district agencies. At the end of 1891 Mr. Clark resigned his position with the company, having come to a mutual and satisfactory arrangement with them. The Canadian department is now carried on as a branch, and the directors of the company appointed to the management of J. G. Thompson, who has for many years held a responsible position in the office and has for some time practically managed the whole business. He is therefore the best possible choice as a representative, and is a man of exceptional abilities and wide experience in fire insurance. He still maintains the old headquarters, where every facility for carrying on the business is afforded. Mr. Thompson succeeds Mr. Clark in all the general capacities, and is in every respect an acquisition to the company. In the same building are located the city offices, on the ground floor, the agents being Messrs. Low & Hamilton, bright, ready and active men, and fully alive to the company's interests in Toronto. The progress of the Lancashire in Canada has been steady and marked, as statistics prove. The amount of insurance now in force is $27,462.01, while the premiums paid during 1890 were $286,470.00, representing $22,071,810.00, the gross amount of risks. The total Canadian assets are $220,510.05; their cash receipts $250,281.07; the cash expenditure being $172,954.50, a gain of $149,486.34 being reached. The sum of $102,333.00 is deposited with the Canadian Government, while in 1891 an additional deposit of $48,660.67 was made for the security of the ever-increasing army of policy holders here. Truth, justice and honour have always been characteristics of the dealings of this company in Canada, qualities which have made it popular the world over; its promptitude in paying losses and straightforward dealings having their due effect. The prosperous condition of the company is greatly to the credit of its officers, who have every reason to be proud of their results.

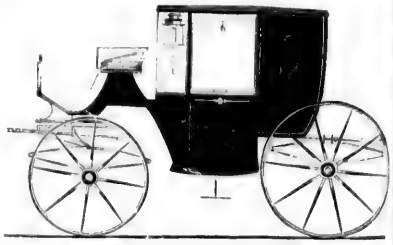
CHAS. WILSON, Manufacturer of Ginger Ales and Mineral Waters of all descriptions, 519 Sherbourne-street. During the hot months of summer nothing is more refreshing, nor, indeed, can there be anything more acceptable than a draught of some sweet, cooling beverage. Unlike intoxicants, the result is wholly beneficial, consequently the manufacture of such goods merits universal recognition. That these commodities are receiving a constantly widening patronage is evident from the marked development of the industry. A ready market is found for them and a really superior class of goods is constantly in demand. The products made by this gentleman are admittedly of standard quality and widely used throughout the country. Mr. Chas. Wilson, of 519 Sherbourne-street, manufacturer of the celebrated ginger ale "none such," soda water and all the other mineral waters known to the trade, first entered the business as an apprentice at the bottling table, in the year 1850, in the city of Montreal. His unflagging energy and diligence soon had their due effect and he was not many years attaining the position of manager, and soon after was admitted as a partner in the same enterprise. In 1865, having fully paid up his shares, he retired from his partnership, and commenced manufacturing on his own account, establishing a factory with a capacity of 300 dozen per day. As an A 1 article is soon on demand, Mr. Wilson was obliged to enlarge his facilities very soon, and machinery and appliances were added, increasing the production to 1000 dozen per day. His greatest success was, nevertheless, not destined to be in Montreal to which this present commodious and extensive factory in the city of Toronto eloquently testifies. It is now 17 years since he sold out in Montreal and started on renewed plans in the Queen City of the west. Marked and eminently well-deserved success attended his efforts on every hand, and the progress of the business was uninterrupted. The facts that his ginger ales and mineral waters exhibited at the International Exhibition, at Philadelphia, in 1876, were awarded a certificate and medal; and that at the Metropolitan Intercolonial Exhibition, Sydney, New South Wales, he received another prize medal, will give some idea of the high character of the beverages manufactured. The factory is admirably located and splendidly fitted up, from basement to attic, with the latest improved appliances and machinery, thoroughly modern and convenient in every respect, being from a point of completeness unsurpassed in Canada. The demand for the drinks made in this factory continues to increase daily and that seventeen hands are constantly employed will give some idea of the extent of the business. The trade is largely in the city, but extends to all parts of the province as well. All kinds of mineral waters are carefully made up, also soda water in syphons and other bottles, ginger ale in quart and pint bottles, as well as sarsaparilla, lemonade, cream soda and ginger ale, all of which have a standard reputation. Mr Wilson is a thoroughly practical man, and personally supervising all operations, he guarantees satisfaction to all patrons. He is esteemed by all who know him as a reliable and clever business man, who merits his prosperity in this city. Needless to say, he retains the good-will and respect of a wide and steadily increasing circle of patronage.

BENTLEY & BROWNELL, Portrait Artists, 81 King-street east. Messrs. Bentley & Brownell succeeded to the old firm of Bentley, Brewster & Co., and occupy premises at 81 King-street east. Their studio is suitably equipped and the reception, or waiting-room, is decorated with a choice selection of crayon and ink portraits, the results of their own labour. This Firm are widely known and esteemed as first-class portrait artists, and as such copy and enlarge small pictures of all kinds and finish in any style known to the art. Their specialty is crayon and ink portraits, which are finished in a superior manner. Any change can be made in the style of clothing, or of wearing the hair; can remove hats, etc., etc. This house is turning out the best work in Canada, for which they received a bronze medal at the Dominion Industrial Exhibition. Messrs. Bentley & Brownell's portraits last as long as oil, look well in any light, and are in every way equal to a steel engraving, having a beauty of finish, brilliancy of tone, and a perfect likeness unequalled. Both gentlemen come from Ohio, but Mr. Brownell was born in Canada. They are both thorough practical men, and are always kept busy; in fact, so large has their business become that they can hardly fill their orders. For first-class work at a reasonable price this reliable house is highly recommended, for which hundreds can testify.

GEO. LESLIE, JR. GEO. LESLIE ALDERMAN J. KNOX LESLIE.

TORONTO NURSERIES, Geo. Leslie & Sons, proprietors, 1104 Queen-street east. — The Toronto Nurseries were established in 1837, by Mr. George Leslie, Sr., who is still actively engaged in carrying on the business with his two sons, who are associated with him. Mr. Leslie, sr., who is now almost eighty-eight years of age, was born in Scotland, where he spent his boyhood days, and displayed a decided taste for horticultural pursuits so early in life, that while a mere boy, he was recognised as an authority upon gardening, and his natural tastes in that direction caused him to be sought after by many prominent gentlemen of estate in those days. He occupied, from time to time, many positions where ample opportunity was afforded for the display of his talent he possessed for landscape work and general ornamental planting, and these remain to the present day a monument to his memory. But, being of a progressive turn, Mr. Leslie was not satisfied with the conservative methods in the mother land, and accordingly came to Canada, where for some years he pursued his favorite work, although the country was then too young to admit of that progress which he desired. While Toronto was still a small town Mr. Leslie established a seed store, which he afterwards disposed of when he decided to devote all his energies to the establishment of the nurseries on Queen-street east. The rules and regulations then established have ever since been adhered to, and, doubtless, this fact has largely contributed to the popularity of this nursery throughout Canada, and the fact that planters would, and still do, deal directly with them in preference to giving their orders to travelling agents. The most important rule referred to was to first test in the nursery any variety of fruit tree so as to know, by actual experience, if the tree was hardy, its bearing character and also the quality of the frui. before placing such in the catalogue for sale. Following this rule up to the present day, doubtless a much larger variety of fruits has been tested in this nursery than in every other way put together in Canada, and further in keeping record of reports of customers in all the varied climates o. this country, gave this firm a knowledge which they find of the greatest value when their advice is sought as to where certain varieties will succeed and where not. Every variety of fruit tree entered in their catalogue for sale is represented in the experimental orchard by one or more specimens upon which the fruit can be seen and tested in proper season, which, to the intending planter, is of great value in determining what to plant. These grounds are open to visitors (except on Sundays) and all who take an interest in horticulture are cordially invited. The information to be gleaned is varied and most interesting but we have only space to refer to some leading features. In the cultivation of trees they do not stimulate them into excessive growth by heavy manuring and the use of potash as is often practiced (and thus making them look large and handsome at the expense of their after vigor) but grow them on moderately fertile soils. The climate of Toronto is a very rigorous one, and trees grown there consequently become well hardened, and calculated to stand and thrive well in the coldest part of the country. They grow largely of those varieties which have been tested and proved to be the best, and, therefore, those who have little knowledge of varieties likely to succeed will do well to leave their selection with the Messrs. Leslie. In the ornamental and forestry grounds can be seen many specimens of enormous size, and they are yearly selling timbers for ship building and other purposes, trees that were mostly grown from seed upon their own grounds. Mr. Leslie, sr., says: "Fifty-five year's experience in Canadian tree growing has convinced me that farmers can profitably grow trees for all purposes on a farm." In these days when farm fencing is becoming so expensive it is interesting to examine the many varieties of hedge plants, and especially the hedges themselves in the nursery grounds, many of them being not only permanent but beautiful and at the same time sufficiently close and strong to prevent any farm animal from either going through, leaping over or breaking them. We understand the actual cost per rod is less than for the ordinary farm fence, besides taking up much less room than the unsightly snake fences. The day is surely not far distant when hedges will be the rule rather than the exception in this country. The Messrs. Leslie hold more prizes and medals from exhibitions for fruits and nursery stock than any nurseryman in Canada. For the largest and finest display of fruit they were never beaten. But probably the most important prize they hold is a gold medal for the finest and largest exhibit of nursery productions, the experts who judged the entrees in this class making a special note of the "thriftiness and general superiority" of the stock composing the exhibit from the old Toronto nursery. All the prizes and medals held by this firm were awarded at the leading exhibitions of Canada. Some years ago a special silver medal was presented to the senior member of the firm by the Agricultural and Arts Association of Ontario, the inscription upon which reads as follows "To George Leslie, sr., in grateful acknowledgement for his horticultural efforts, by the Council of Agriculture and Arts Association of Ontario." In addition to the direct order business this firm is now adding an agents' department under special supervision, and when completed will be one of the most thorough and serviceable yet brought before the public. From their experimental and practical knowledge, extending over a half century and more, of the climatology of Canada in connection with fruit growing, they justly claim an advantage which they are now putting into execution upon a large scale, and they are determined to continue in the future what has in the past been fully proved, that their stock is strictly "gold medal." As in the past they will also continue to grow in large quantities general nursery stock for the supply of the trade at wholesale rates. As now constituted the firm consists of Mr. Geo. Leslie, sr., Mr. Geo. Leslie, jr. and Mr. J. K. Leslie. They have all held important municipal offices and at present Mr. J. K. Leslie is one of the leading aldermen of Toronto.

L. A. STEPHENS, Dealer in Boots and Shoes, 1142 Queen-street west.—The boy getting a severe hiding with a tough leather strap knows one use of this commodity, and some well-taught children have been known to remark to the person wielding the strap, "that it was more blessed to give than to receive." The leading way of utilizing leather, however, is in making boots, not only for the children who do and do not say these unbecoming things, but for all people. Actively engaged as a dealer in boots and shoes of all descriptions in Toronto is Mr. L. A. Stephens, of 1142 Queen-street west. This popular merchant began business here in 1884, and has steadily progressed, having met with marked and eminently well-deserved success. The premises occupied are commodious, comprising two large flats, 30x50 feet in dimensions, light and well fitted up, the store having an attractive plate glass front. The windows are always dressed with choice samples of footwear, and cannot fail to attract the many customers of Parkdale and west end who possess any love of the beautiful. The interior is even more pleasing, and is replete with boots and shoes of all sizes, styles and weights, made specially for his own trade for ladies, gentlemen, misses', youths and children. The stock is first-class throughout, and durable, neat-fitting and fashionable footwear can always be obtained at Stephens'. Moderate prices prevail and a large and growing trade is done. Employment is given to a number of competent and courteous assistants, and satisfaction is guaranteed to all patrons. Mr. Stephens is, perhaps, the most reliable and popular boot and shoe merchant in the west end; he is esteemed by all who know him, and thoroughly merits his success.



MANUFACTURED BY JOHN BURNS.

JOHN BURNS & SONS, Carriage Works, 126 and 128 John-street.—This firm makes a speciality of fine carriage work, such as coupés, landaus, Victorias, English dog carts, broughams and buggies of Canadian and American styles, also sleighs of every description. They are also manufacturers of the celebrated Dominion Express Waggon as well as ambulances, which have been supplied to the Police Commissioners, Toronto, and the Ottawa Humane Society, also for "The King's Daughters," Port Arthur. All work manufactured from the best material and finished with Noble & Hoare's English varnishes.

JOHN M. FRENCH & CO., Manufacturers and Importers of Paints, Colours, Varnishes and Turpentine, Office and Factory, Pearl-street.—The members of this most successful firm are Mr. John M. French and Mr. C. J. McLennan. The former, who is the business manager, is a young man of considerable experience. He is a member of the Toronto Board of Trade, and at one time was a partner in the firm of A. G. Peuchen & Co. When that concern was merged into a limited liability company he was appointed its secretary-treasurer, which position he retained until he resigned to establish the above mentioned business. He is a thorough Canadian and was born at Kingston, Ont. Mr. McLennan, who is also a Canadian, is acknowledged to be one of the most expert and practical paint men in America, his experience extending over a number of years with

JOHN M. FRENCH.

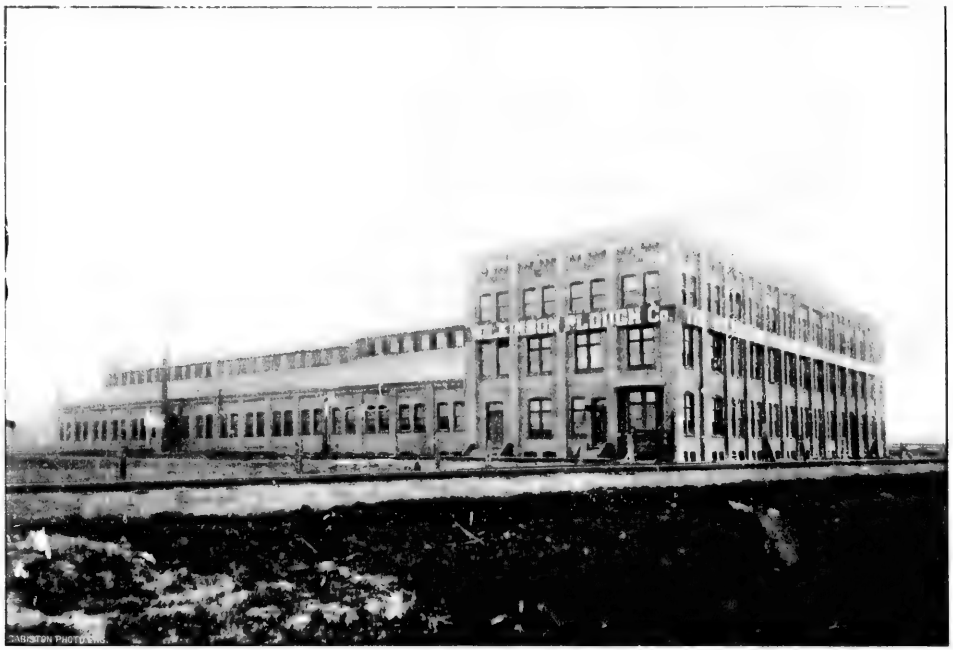
the largest manufacturers in Canada and the United States. He is the inventor of the now famous McLennan Dipping Process, hereafter described. Among the paint and varnish trade of Canada Messrs. French & Co. have made themselves a most important factor and have in an incredibly short time brought themselves prominently to the front. Although only established in September, 1891, this young and enterprising firm has already gained fame and an enviable notoriety throughout the Dominion from Halifax to Vancouver. Of late years competition has been so keen among paint manufacturers that prices were cut and profits were almost nil and as a natural consequence the quality of the goods deteriorated, and cheap adulterated paints and colours became the order of the day. To overcome this evil and to prove to the consumer that the best and strongest colours are by far the cheapest has been the aim of the new firm. They turn out nothing but the strongest and purest goods and by constant work and skill have succeeded in introducing their colours and varnishes into the factories of almost all the largest consumers in Canada. One of the chief factors of their business, and one which is commanding the attention of the whole trade to-day, is the McLennan Dipping Process, now in use by all the large implement

C. J. McLENNAN.

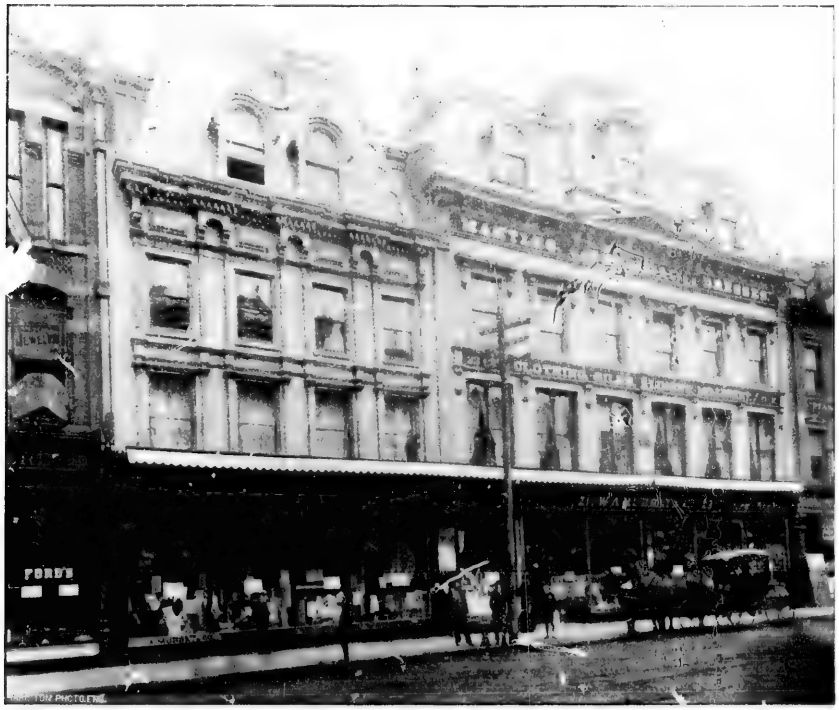
manufacturers, furniture factories, waggon builders, &c., in Canada. This is a method of applying paints and varnishes whereby the article to be painted is dipped in a tank of colour instead of being brushed. An immense saving of both labour and material is thus effected to the consumer as one man by this process can do in one day the work that formerly required ten to accomplish, and the cost of material as manufactured for the dipping process is lessened quite 25 per cent. Dipping as a process is no novelty but except for primary coat has always proved a failure from the fact that hitherto it has been found impossible to keep the paint from settling at the bottom of the tanks, and with varnish the material could not be found to thin to such a consistency that it would flow freely from the article without runs or edges and leaving a bright gloss. All such difficulties are overcome by the McLennan process and the manufacturer can now prime, second coat and varnish his goods complete at half the old cost and with better results. The firm are constantly in receipt of very complimentary letters from manufacturers in all parts of Canada, who, having once adopted the process, bear willing and cheerful testimony to its excellence. We might add that Messrs. French & Co. have received many most enticing offers from our American cousins to open a branch establishment across the the 45th parallel for the purpose of introducing their method in the United States, and will probably do so ere long.

TORONTO GENERAL TRUSTS CO. AND SAFE DEPOSIT VAULTS, south-east corner Yonge and Colborne streets.—In dealing with the resources and industries of a city it is right that primary mention should be made of its financial institutions, and on these the progress and development of a community are in a great measure dependent. The savings bank system has been a powerful factor for good in the present century, and has instructed both individuals and nations in habits of economy and prudence. Among the many monetary institutions of which the city of Toronto is justly proud, none stands so deservedly high as the Toronto General Trusts Company. Founded only about ten years ago, in order to meet a long-felt and increasing want, it has in a short time taken first rank among the monetary institutions of the province. Before the establishment of this company the position of executor, administrator, guardian and general trustee had to be assumed by private individuals. These positions usually are not only thankless, but at the same time onerous. Moreover, the large number of widows and children who have been impoverished from having their property placed in the hands of incompetent or dishonest trustees, called loudly for the establishment of such an institution as the Toronto General Trusts Company. It is certain that no company could have started under more favourable auspices, with the Hon. Edward Blake as president and chief adviser, and Mr. J. W. Langmuir as manager, who for the preceding 16 years had occupied the position of inspector of the public institutions of the province, many of which he had organized, and whose whole training had fitted him for the new position in the Trusts Company. During the year 1891 new additions to the executive strength of the company have been made by electing Mr. John Hoskin, Q.C., who is so favourably known to the legal profession throughout the provinces, as one of the vice-presidents, along with Mr. E. A. Meredith, who has held the position from the inception of the company. The following representative business men are on the board. Three are presidents of the largest banking institutions in Ontario, viz: Mr. Geo. Gooderham, president of the Bank of Toronto; Mr. Geo. A. Cox, of the Bank of Commerce, and Mr. Henry S. Howland, of the Imperial Bank of Canada. The other directors are Messrs. W. H. Beatty, W. R. Brock, B. Homer Dixon, William Elliott, J. J. Foy, Q.C., Emelius Irving, Q.C., Robert Jaffray, Arthur B. Lee, Wm. Mulock, M.P., Hon. Frank Smith, J. G. Scott and J. Sutherland Stayner, admittedly rank among the best business men of the province, and, in addition to being men of wealth and excellent standing in the community, are in all respects eminently qualified to discharge the responsible duties of advising the manager in respect to the execution of the trusts and responsibilities undertaken by the company. The company was incorporated by special statute and letters patent in 1882, when operations were commenced. By this act the capital stock was placed at $100,000. The company has full power to execute every kind of trust and financial agency, and among the various duties undertaken the following important offices: As a trustee appointed by courts, corporations or private persons; as an executor, administrator, guardian, committee, receiver, or any other judiciary function; as an agent for any person holding any of the foregoing offices; as an agent and attorney for the management and winding-up of estates; as an agent for the issuing and countersigning of stocks, bonds and other obligations, and for receiving and managing sinking funds; as an agent for investing money, collecting interest, dividends, mortgages, and generally for performing any financial offices; and as a receiver and assignee. A large amount of money is always at the disposal of the company, to be loaned at the lowest rates of interest on first mortgages on productive farm or city property. The Safe Deposit Vaults, which are a branch of this body, are strictly fire and burglar proof, protected by the Holmes Electric System, and provided with every modern appliance in use for giving complete security. The building enclosing the vaults was constructed specially for the purpose at great outlay. Private safes of different sizes can be rented at a low cost by the year or for shorter periods. Safes are rented to trustees, who are permitted to place a lock of their own on the door, in addition to the company's lock, for better safety. Plate chests, deed boxes, etc., are received under seal for safe keeping, and insured at $1 per year for $100 of value or every cubic foot of space. For some years the company occupied premises at 27 and 29 Wellington-street east and 30 Front-street east, but are now located in their own splendid building at the corner of Yonge and Colborne streets. It will be easily seen from the foregoing and by an examination of the directorate, that with such men at the helm it is not to be wondered that the Toronto General Trusts Company has achieved such marked success. Unlike the appointment of a private individual as executor or trustee, regarding whom it is impossible to say whether he will live to discharge his duties, the Toronto General Trusts Company never dies; and it is but reasonable to conclude that a well-organized and systematically managed company must necessarily be able to administer estates more efficiently and economically than private individuals, who in many instances have neither the time, the business facilities, nor other qualifications necessary for the task. The rapid increase which has taken place in the number and value of the estates managed by this concern is the fullest proof required of its appreciation by the public of the province.

ESTABLISHMENT OF TORONTO GENERAL TRUSTS CO.



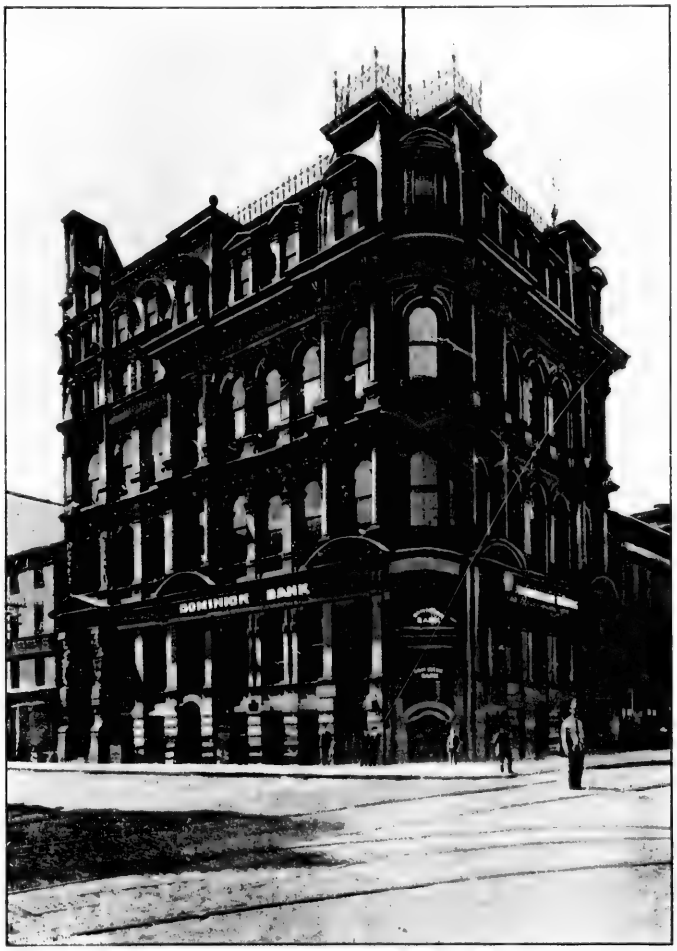
ESTABLISHMENT OF THE WILKINSON PLOUGH CO., LIMITED.—(See next page.)



ESTABLISHMENT OF W. A. MURRAY & CO.—(See next page.)

[illegible] WILKINSON PLOUGH CO., LTD., Manufacturers of Plough [illegible] Toronto. Mr. [illegible] old [illegible] the farmers of Ontario could quote the [illegible] regarding the fertility of the soil to very truth. We tickled it with [illegible] plough into a harvest [illegible] however, agricultural pursuits have [illegible] the speculations, and the farmer who does not [illegible] plough for "turning up" his land may [illegible] expect to drop out of the procession when harvest comes. As the saying is, "those who cannot keep up with the procession cannot expect to hear the band," so the farmers have proven themselves fully abreast of the times by using "the celebrated Wilkinson Standard Plough," so that [illegible] agricultural interests the country [illegible] The extensive enterprise now carried on [illegible] Wilkinson Plough Co., Ltd., [illegible] its [illegible] and ability of its esteemed president, Mr. Geo. Wilkinson. This gentleman, who is not only a skilled mechanic, but a practical ploughman, having [illegible] first prizes at different ploughing [illegible] of ploughs in 1868, and for [illegible] Amaranth, and not afford good railway [illegible] reputation resolved to move where [illegible] Toronto, where they have [illegible] and have [illegible] both Canadian Pacific and Grand Trunk [illegible] they now connected pack shop [illegible] and less rates of freight. The business [illegible] Dominion, and is fitted with newest machinery and latest improved appliances, having a capacity of over 30,000 ploughs a year. The building is a 3 story brick structure, [illegible] feet in dimensions, the premises in all covering about 2 acres. The [illegible] and [illegible] and to appreciate [illegible] sitting passing through the [illegible] in such a way that the doors of the cars [illegible] well the [illegible] subscription list. We must mention the [illegible] and [illegible] with [illegible] The second floor is reserved [illegible] tastefully furnished in hard wood. Ascending, the third [illegible] Dominion. He [illegible] Atlantic to the Pacific [illegible] which have Wilkinson [illegible] also make the best road scraper [illegible] The business continues to grow [illegible] Australia and South America [illegible] company is: Geo. Wilkinson, president; C. D. Morton, M.D., vice-president; R. St. B. Young, W. H. Perram, treasurer, and the Hon. J. B. [illegible] A. Thornton Todd. The reputation of the [illegible] established, and employment is furnished [illegible] Mr. Wilkinson is [illegible] management of his enterprise, and is [illegible] high credit. Few men have exemplified [illegible] perseverance than he has in the perfecting [illegible] and all who are familiar with the products [illegible] will readily grant them the palm of success.

W. A. MURRAY & CO., Silk Merchants, etc., 17 and 27 [illegible] Among the numerous businesses operated [illegible] none give greater cause for satisfaction than [illegible] silk merchant. His goods represent in every case [illegible] and by this means his prosperity is a true guage of [illegible] of his country. The house known as W. A. [illegible] & Co., situated at 17 to 27 King street east and [illegible] 14 Colborne street, is one of the most prominent in [illegible] dry goods line. It was organized in the year [illegible] has thus nearly completed a period of 40 years, [illegible] has been of uniform success and steady growth. It is [illegible] largest and finest business houses in Toronto, having [illegible] frontage of 100 feet, a depth of 300 feet and is [illegible] high. From this it will be seen that an [illegible] trade must be carried on and that it must be one of [illegible] popular of the business houses of Toronto. Dry goods of every description are handled, and in addition the firm are widely known as milliners, dress and mantle makers. Messrs. W. A. Murray & Co. have attained a wide popularity as silk mercers and dealers in fine goods of all kinds. The interior of their establishment has been laid out with the greatest care, so that customers can transact their business with ease and comfort. The goods are divided into numerous classes, which thus enables each department to be attended to in the most satisfactory manner. Curtain goods of all kinds, arch designs of the best workmanship, screens in every variety, lattices, transoms, etc., of Japanese, Moorish, Arabesque and Egyptian designs, with curtain poles, loops, chains, fringes and gimps comprise an especial department, where goods can be bought from the lowest to the highest price. Other branches of the business, the millinery, dress-making and mantle-making, are supervised by experienced forewomen, who are assisted by a staff of competent operatives. The total number of hands employed is 225. The elegantly decorated show-windows of this establishment attract general attention, and always draw a crowd of passengers. Messrs. W. A. Murray & Co. are known throughout the whole extent of Canada, from Halifax, N.S., to Vancouver, B.C. The members of the firm are John Dryden and W. T. Murray, the former gentleman being a member of the Toronto Board of Trade. It is through the united energies of the partners that this establishment has so great a popularity. They are both accomplished business men and prominent citizens.

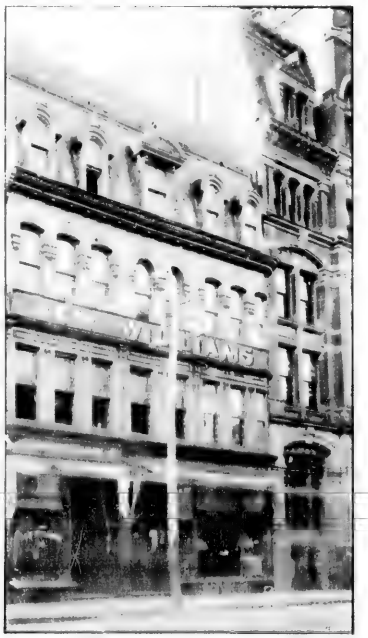


THE DOMINION BANK.

DOMINION BANK. Head office, corner of King, [illegible] Yonge streets. The foundation of this [illegible] which has from the first been closely connected with the prosperity of the city, was laid in 1871. The authorized capital stock, which amounts to $1,500,000, has been paid up. Handsome premises are occupied, being located on the corner of King and Yonge streets, having a frontage on the one side of 53 feet and on the other of 100 feet. The building is six storeys high, the bank only taking up the ground and first floors. Mr. R. H. Bethune, a gentleman widely known in financial and business circles, holds the office of cashier, a position he has filled with credit to himself and satisfaction to the directors. The Board of directors consists of James Austin, Esq., president; Hon. Frank Smith, vice-president; Wm. Ince, Esq., Edward Leadley, Esq., E. B. Osler, Esq., John Scott, Esq., and Wilmot D. Matthews, Esq. Besides the head office, branches are situated in Toronto, on the corner of Queen and Esther streets, Queen and Dundas, Queen and Sherbourne, George and King, and 306 Spadina avenue. Whitby, Uxbridge, Orillia, Oshawa, Cobourg, Brampton, Napanee, Belleville, Lindsay and Guelph are places where branches have been opened. The usual banking business is transacted, deposits being received at interest, sterling exchange bought and sold, and commercial credits issued for Europe and other countries. At London, England, the National Bank of Scotland; at New York, the National City Bank and the Bank of Montreal are their correspondents, this latter institution filling the same office in Montreal.

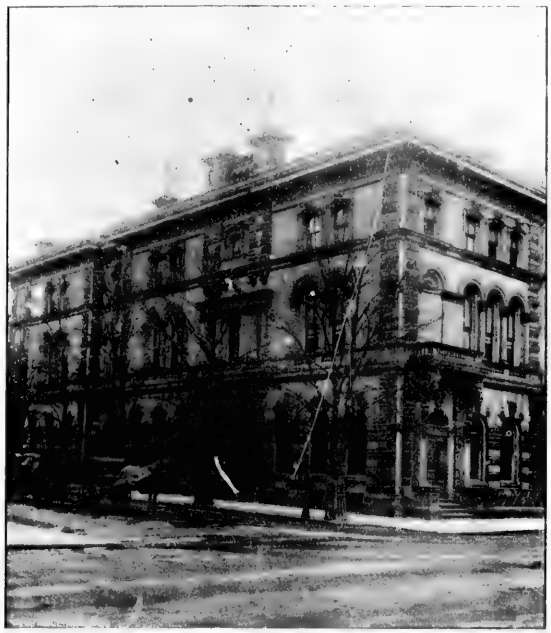
THE WILLIAMS FACTORY, ST. HENRI, P.Q.—(See next page.)

MONTREAL.



TORONTO.

OFFICES AND WORKS OF THE WILLIAMS MFG. CO.—(See next page.)



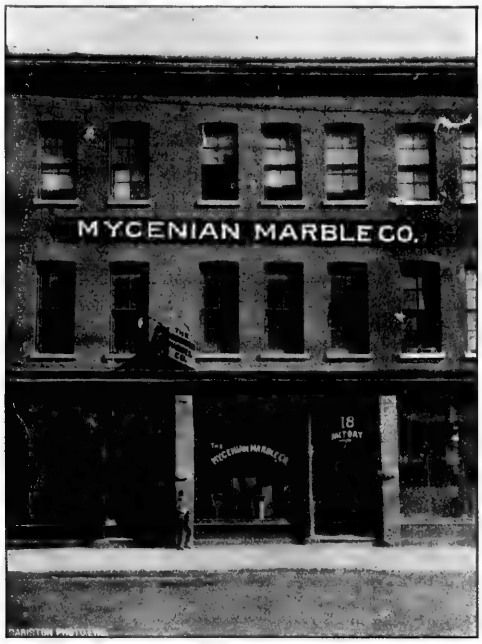
THE ONTARIO BANK.

[illegible] MANUFACTURING CO'Y., 58 King street west, [illegible] H. Essenden, Manager. As an evidence of the popularity [illegible] since the introduction of machinery, the story of [illegible] Arkwright's invention of the spinning jenny is a good [illegible] He had worked for months at his model, suffering [illegible] great privations and many disappointments, [illegible] efforts were at last crowned with success, and then [illegible] placed on exhibition. The mill hands had been [illegible] thinking that the new invention would ruin their [illegible] starve their children, tore the whole thing to pieces [illegible] the inventor. However, the introduction [illegible] very soon proved a benefit rather than a hindrance. [illegible] day the world could not get on without it. One [illegible] most wonderful inventions of this century is the sewing [illegible] Rude and cumbersome at first, it has been [illegible] improved continually, until it can now work any kind of [illegible] almost any design. One of the largest sewing machine [illegible] in the Dominion is the "Williams," whose works [illegible] located at St. Henri, near Montreal. Their warerooms [illegible] is at 58 King street west, and is fitted with [illegible] plate glass front. The showroom is replete with [illegible] description of Williams sewing machines and machines. Such is the extent of the trade that thirty persons [illegible] constantly employed in fitting, repairing and attending to [illegible] numerous patrons. Mr. A. H. Essenden, the courteous [illegible] of this store, is well and favourably known in [illegible] circles in Toronto as a man of integrity, keen business [illegible] and foresight. He therefore retains the respect of [illegible] numerous patrons.

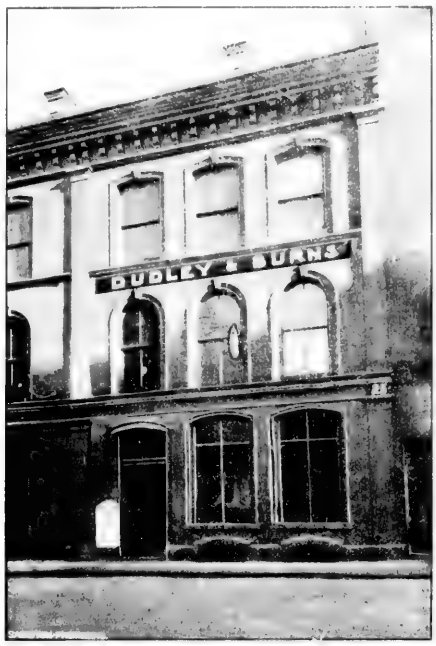
THE ONTARIO BANK, 34 Wellington street east, corner [illegible] Street. Among the many financial enterprises [illegible] carrying on extensive operations in Canada, the [illegible] Ontario ranks among the first. The incorporation [illegible] monetary establishment took place in the year 1857, [illegible] which time it has raised itself to its present [illegible] standing. The thirty-fourth annual meeting of the shareholders was held at Toronto, on the 10th June, 1891, when the report presented to the shareholders by the [illegible] directorate proved the solidity of the Bank's affairs. In [illegible] large building, the property of the Bank, is occupied, and is one of the finest buildings in the city, a credit to the directors and to Toronto. At the head of this flourishing concern is Sir W. P. Howland, who holds the [illegible] president; R. K. Burgess, Esq., being vice-president; Hon. C. F. Fraser, A. M. Smith, Esq., G. R. R. Cockburn, Esq., Donald Mackay, Esq., and G. M. Rose, Esq., all well-known and sound business men comprise the directorate. This bank represents the Ontario Government, for which it is the agent. This alone is sufficient guarantee of the stability of its affairs and of the manner in which it is conducted. At 500 Queen-street west the west end branch is operated under the control of Mr. Robert B. Caldwell, the manager. In addition other branches are run [illegible] connects, with the head office at Arthur, Amherstburg, Bowmanville, Carleton Place, King[illegible], Lindsay, Montreal, Mount Forest, Newmarket, Orillia, Petrolia, Port Colborne, Port Arthur, Sudbury and Whitby. The foreign agents of the Ontario Bank are the Alliance Bank in London, England; the Fourth National Bank of the City of New York, in New York; the Tremont National Bank in Boston, and the Credit Lyonnaise in France and Europe. This system of agencies gives the bank exceptional facilities in the transaction of business with foreign countries and adds largely to the yearly amount. All classes of banking are carried on, collections made, etc. The paid up capital stock is $1,500,000.00, while the Reserve fund is $280,000.00, having been increased during the past twelve months by $30,000.00. Two dividends, 3½ per cent each, were paid on December 1st, 1890, and June 1st, 1891, making a sum of $105,000.00. The net profits, after the usual deductions, amounted to $140,101.80, while the balance carried forward to the term 1891-2 is $22,886.84. The assets of the bank are of the best, and reach the sum of $7,620,536.05. From these few figures it may be gathered at once that its reputation is not overdone nor its stability over valued.

TINGLEY & STEWART MANUFACTURING CO., Manufacturers of Rubber and Metal Stamps of every description, 10 King street west. In this age of improvement no greater change has taken place in manufacturing industry than that of rubber and metal stamps, and, perhaps, the best known house in Canada engaged in this manufacture is that of the Tingley & Stewart Manufacturing Co., of Toronto. This business was established in 1871, having been founded at that time by Messrs. C. C. Stewart & Co., and was purchased by Mr. A. D. Tingley in 1874, he being now sole proprietor, although running the business under the name of Tingley & Stewart Mfg. Co. The premises occupied comprise the second flat of a three storey brick building, 25 x 60 feet in dimensions. These premises are fitted up and equipped with all the latest and most improved machinery and appliances used in the manufacture of rubber stamps. Every variety of rubber and metal stamps are made here, including office stamps for banks, railroads, daters, self-inkers, lodge and corporate seals, etc., the raw material for which is imported from the United States. Every class of work is made by this firm, all orders being promptly filled, which necessitates the constant employment of a staff of skilled workmen. Goods are shipped to all parts of the Dominion by this house, which is the leading one of its kind in the country. Mr. Tingley is a native of Sackville, N. B., and has lived in Ontario for the past 25 years. He has met with a high degree of success, owing in a great measure to his energy, perseverance, and practical knowledge of the work. Mr. Tingley still manages the concern, giving his personal supervision to all operations, and has succeeded in building up the largest establishment of the kind in the Dominion, besides being one of the oldest. The success achieved has been the outcome of his own individual exertions, and is well merited and highly appreciated.

MR. A. D. TINGLEY.



ESTABLISHMENT OF THE MYCENIAN MARBLE CO.

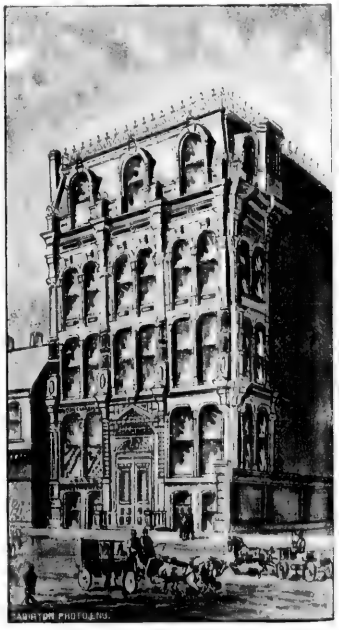


ESTABLISHMENT OF DUDLEY & BURNS.

THE MYCENIAN MARBLE CO., 20 Adelaide-street west, Jos. C. Millichamp, manager. Art as it is, in its infancy, is a mode of imitation, for in critical days it was not a little in vogue. As down the stream of time, during the swiftly passing ages, countless myriads of mortals have been borne, art has ever been the unerring indicator of a high state of civilization of the people wherein found ready expression. The ancient marble halls records recall art, and it is gratifying to know that there has been recently established in Toronto "The Mycenian Marble Company," joint stock and limited, under the management of Mr. Jos. C. Millichamp. Their head quarters are centrally and eligibly located at 20 Adelaide-street west, where a suitable and commodious premises are occupied, being about 80x40 feet in dimensions and admirably adapted to the business. This embraces the manufacture on a large scale of artificial marble for wainscoting, slabs and decorative work especially. A word must be said here regarding this new industry. Every age is one of more or less transition, and we live in one of marked progression towards a competer life, when the mechanical genius of man is constantly evolving new inventions. A few years ago it was thought that for fine art and decorative purposes no form of stone could supersede marble, it having the great economy expense to fight constantly. The Mycenian Marble Co. of Toronto possesses a patent for manufacturing artificial marble that stands the severest test and most critical judgement, and have actually solved the problem, by producing magnificent marble at 1/3 the expense of the real natural article, which it lasts equally as long. Just as electricity has superseded gas and candle light, and stands in its way, the climax of this group of centuries, so this production of the Mycenian Marble Co. stands pre-eminent with nothing in view to surpass it. The company was established here about 6 months ago, and it has been among the favoured few of business establishments that, from the moment they opened their doors for business, have won the good will of business men throughout the city and province. The manager, Mr. Jos. C. Millichamp, is a young man, thoroughly conversant with all phases of the industry, and has by his energy and ability placed it on a successful footing, and has developed the business in a very creditable manner. The labour employed in this work is very largely imported from France, and skilled artisans are constantly employed. The fact that from 30 to 40 hands are employed will give some idea of the magnitude and extent of the business. The trade already reaches all parts of Canada, the popularity of the goods constantly increasing. A specialty is made of fine marble column work, pillars and bases for public buildings and church decoration, also of dado and wainscotting in vestibules, halls, bathrooms, etc. They have recently finished Mr. Duncan McIntyre's new residence in Montreal, and have on hand large contracts here for furnishing the new public library and many other large public buildings. It is an axiom that the industry is sure of success, as it meets a long felt want, and is broad-based on the immense capital of $100,000, superior management and the peoples' will. Personally Mr. Millichamp is popular socially and commercially, and is possessed in a marked degree of those sterling qualities indispensable to success.

DUDLEY & BURNS, COMMERCIAL PRINTERS, 11 Colborne-street. Established in the year 1864 this firm is one of the oldest in the city engaged in this line of business. At 11 Colborne-street one floor is occupied for business, measuring 20x60 feet. It is one of the finest equipped establishments of its kind in Toronto. Presses and other appliances of the latest improved type, the former manufactured by Messrs. Hoe, Potter and Campbell of the United States, while their stock of type is most complete; in fact, their equipment enables them to undertake any class of work with equal success. Power is obtained from a gas engine of 10 horse power, made by Messrs. Doty & Co., and has fully equalled their positions in running the machinery. Twenty-five hands are steadily employed on the presses and as compositors, while this establishment is one of the few in Toronto employing male and female hands at the same rate of wages. Books, commercial and job printing of every description is executed in both plain and ornamental, the specialties being stock and law work, coloured work from electric plates, etc. Posters of all kinds receive prompt attention, while as photo-gravure printers they have turned out excellent work. In all lines of printing Messrs. Dudley & Burns transact a leading business and have built up a high reputation among the leading houses in this work. Mr. John Burns is a member of the Canada Council. His partner, Mr. James Dudley, is also a member of the Maple Leaf Council. Both are practical men, able either to run a press, set type or manage the business. In every detail they have proved themselves fully capable, and deserve the respect in which they are held by their fellow citizens.

THE BRITISH CANADIAN LOAN AND INVESTMENT COMPANY (Limited.) This company has its head office in the Imperial Buildings, No. 32 Adelaide street east, Toronto, with an office in Great Britain at No. 17 Duke street, Edinburgh. It was organized in July, 1877, under a special charter, derived from the Parliament of Canada, with a view to the safe investment in Canada of money at more remunerative rates than can be obtained in Great Britain, and also to assist in supplying farmers and other property owners of this country with money at the lowest profitable rates, for the purpose of purchasing and improving land, erecting buildings, etc. Since its organization the company has brought out a very large amount of money, and is constantly in receipt of fresh supplies through their Edinburgh agency. The following well known business men comprise the Canadian Board of Directors, viz.: President, A. H. Campbell, Esq., president of the Muskoka Mill and Lumber Company; vice-president, Major George Greig, president of the Land Security Company; directors, John Burns, Esq., vice-president of the Standard Bank; William Ince, Esq., of Messrs. Perkins, Ince & Co., wholesale merchants; Samuel Trees, Esq., of Messrs. S. Trees & Co., wholesale merchants; J. K. Kerr, Esq., Q.C., Henry F. J. Jackson, Esq., capitalist, Brockville, and W. R. Brock, Esq., of Messrs. W. R. Brock & Co., wholesale merchants. The Scottish Board is composed of the following well known gentlemen: [illegible] W. [illegible] Wood, [illegible] Sir [illegible], Bart., [illegible] Esq., [illegible], and L. A. [illegible]



HEAD OFFICE OF THE BRITISH CANADIAN LOAN AND INVESTMENT COMPANY, (LIM.)

Douglas, Esq. The Scottish agents are Messrs. Sim, Moncrieff & Trail, W.S., Edinburgh, and R. H. Tomlinson is manager.

ESTABLISHMENT OF THE DOMINION EXPRESS CO.

EXPRESS Co. Head office, Montreal. [illegible] 112 110 King street west. W. S. Stout [illegible] where [illegible] regress, stability and enterprise [illegible] "Dominion," [illegible] where its headquarters [illegible] Dominion Express Company, from its crudest beginnings, nearly 10 years ago, when one horse [illegible] 15 employees, embodied their [illegible] present distinguished position as the [illegible] 1,000 employees, [illegible] operations table, and railway [illegible] leaders of this special work. The institution was incorporated by special act [illegible] 1873, but the "Dominion Express Company" first practically began operations [illegible] 1880 [illegible] Rock Lake, Man. west, operating on the C.P.R. [illegible] Ontario [illegible] the managers of [illegible] wider sphere of [illegible] more extensive connections [illegible] and a well organized [illegible] company. They therefore, in [illegible] Toronto, locating the general offices for the [illegible] Nos. 112 110 King street west. They occupy [illegible] here, comprising the [illegible] of a splendid 3 story structure, noted [illegible] for its commodious condition [illegible] Mr. W. S. Stout is general manager, and [illegible] as well as those of Mr. T. A. Boswell, superintendent [illegible] Ontario division, are located here, while the [illegible] at the city is Mr. Wm. Walsh. The [illegible] offices and chief cashier and [illegible] are also in this building. We have now [illegible] centralized, let us now refer generally to the [illegible] of the company throughout Canada. The business [illegible] Dominion Express Company is essentially a [illegible] business, in divisions, including four in [illegible] Ontario, Western and Pacific, the superintendents being S. T. Stewart, Montreal; T. A. Boswell, Toronto, Western and Pacific, G. Ford at [illegible] In 1886 the great transcontinental line was completed, its service to Victoria [illegible] Japan, via the C.P.R. and its [illegible] ports in these countries. [illegible] cities where foreign commercial [illegible] This company have express offices [illegible] from the Atlantic to the Pacific, [illegible] C.P.R., covering the immense area of nearly 8,000 [illegible] miles, or about two thirds of all the railway lines [illegible] hundred miles of stage route [illegible] and water routes. Agencies have been established [illegible] London, Liverpool, Glasgow and Manchester, and work in connection with Sutton & Co. and other carriers and forwarders for all points in Great Britain and the continent. Forwarding is done to all parts of the world, and this company has rapidly become popular for the promptness with which they deliver and despatch goods, and their consistent and moderate rates. The business is one of constant growth, and as Toronto develops and increases from year to year its commercial progress is materially guaged by that of the Dominion Express Company. All kinds of merchandise is forwarded to any part, including money and valuables of all descriptions, while collections are made and satisfaction is guaranteed. In the Toronto offices about 40 hands are employed. The best of express connections are operated in conjunction with first class companies for all points in the United States. Throughout the Dominion, in every town and city, this company is established, and they control the longest single line of railway routes of any express company in the world. The officers of the company are Hon. Geo. A. Kirkpatrick, of Kingston, president; John Cassils, Esq., of Montreal, secretary and treasurer, and the others are mentioned in the above sketch, which shows, though briefly stated, that the enterprise is a credit to the management, to Toronto and to Canada.

THOS. JOHNSTON, Chemist and Druggist, 68 Wellesley street. In olden times there were no competitive examinations for admission into the ranks of those who took the name of apothecaries. Anyone might set up in the business, and the only protection against rivals was the introduction of much mystery and complication in the preparation of the various nostrums which passed as medicines once. At the present time the strict examinations of the Ontario College of Pharmacy protect physician and patient alike. Mr. Thomas Johnston commenced business on his own account three years ago having served his time with one of the oldest firms in Edinburgh, Scotland. The old country apprenticeships are of extended duration and great thoroughness, and our [illegible] experience well exemplifies the fact, for he served five years, bound by an indenture of unusual severity, where, according to the wording, one had to serve his master night and day, and then only to receive the large sum of £10 per annum for the first three years, £15 for the fourth year and £20 the third, which facts will give some idea of how difficult it was there to acquire this important and responsible position. Since Mr. Johnston has been established in this city his success has been very gratifying, and justifying his venture. However, it would not be out of place a brief review of Mr. Johnston's life and commercial progress in Canada. After his apprenticeship he came to Canada in the year 1885, and, upon his arrival in Montreal, was fortunate enough to obtain a situation with the well known wholesale druggists, Messrs. Evans, Sons & Mason, Ltd. (now known as Evans & Sons Ltd.). His ability was [illegible] recognized, in a few weeks he was selected to fill a vacancy as warehouse manager of their Toronto house, under Mr. Jas. H. Pease, which position he held for some time, having at a go into business for himself. He opened a spacious and commodious drug store at 68 Wellesley street, which, since its inception, has been steadily increasing in popularity throughout the western section of the city. The store is 25x55 feet in dimensions, and is handsomely fitted with all the requisite equipments for properly conducting a [illegible] drug store. Plate glass windows exhibit a well arranged assortment of goods, while throughout the interior, tastefully disposed on shelves and in attractive show cases, is a choice stock of druggists' sundries. It would be impossible to detail the list of goods, comprising in part pure drugs and chemicals, the most desirable and popular patent medicines, proprietary medicines of worth and merit, plush toilet articles, brushes, soaps, perfumes, sponges, surgical apparatus and everything that legitimately belongs to this branch of business. A specialty is made of dispensing, and this department is under the personal supervision of Mr. Johnston, and prescriptions and recipes are compounded promptly and in a manner displaying the highest standard of professional accomplishment. Owing to the rapid growth of business Mr. Johnston has lately opened a branch store at the corner of Wellesley avenue and Davenport Road, under the management of Mr. J. G. Ross, who has likewise undergone all the necessary examinations to qualify him for the position. The stock carried here, is very similar to that in the main store, while the dispensing is also very carefully and skilfully executed. The store is a model of completeness and beauty, being thoroughly modern in every particular, and it is the most attractive drug store in the west end. Personally, Mr. Johnston is an esteemed citizen, and is a man of superior education, culture and ability, being respected by all who know him, both in social and commercial circles.

DRUG STORE OF THOS. JOHNSTON.

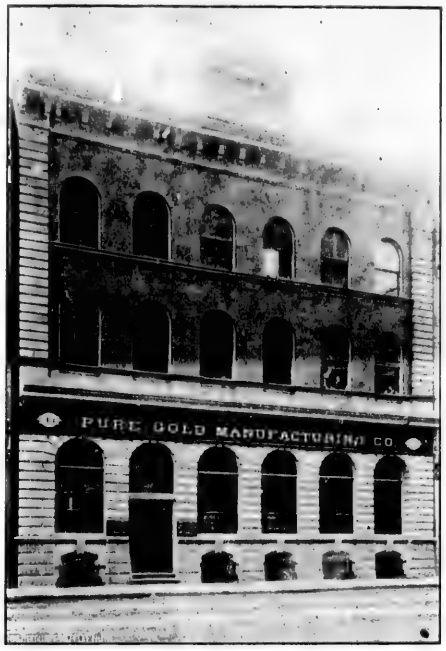
DEMILL RESIDENTIAL ACADEMY.

DEMILL RESIDENTIAL ACADEMY, 170 BEVERLEY STREET. [illegible] One of the most prominent of these [illegible] Demill Residential Academy for young ladies, situated No. 170 Beverley street, a good cut of which is here [illegible] This school and home was opened on September 1st, 1890, and is located on one of the most beautiful streets [illegible] large entrance and hall, spacious drawing room, large class rooms and [illegible] All the rooms are lofty, and [illegible] A thoroughly competent staff of officers, teachers [illegible] Already this school and home has attracted students from a [illegible] Chicago, Buffalo, Montreal and other distant points. General satisfaction has [illegible] The school is in no [illegible] upon pupils and [illegible] under the management [illegible] are paid no salaries. In comparison with schools [illegible] undertaking, and [illegible] tained by a very large attendance. This establishment is one [illegible] and school training under Christian Protestant [illegible] many, who very properly do not wish their children [illegible] to teaching and influences that lead their minds away from [illegible] Protestant management and council. From this fact, if no other, the school should receive the warmest support of the community. Protestant parents who find that their daughters are soon to be left orphans, may leave them [illegible] in the fullest belief and assurance that their Christian principles will be safe. The school should not only secure large patronage, but should be liberally and promptly assisted financially. This ought to be the beginning of a system of schools which should exist in every town and city in the Dominion, and it is to be hoped that this brief sketch of this undertaking may awaken widespread interest in the movement. The Rev. A. B. Demill, principal of the academy, will be most happy to furnish any further facts and information as to the working of the school. A [illegible] and the school, and is called the *Protestant*, the subscription price being 50 cents per annum. Sample copies will be sent free to any address. The officers and staff of instruction are as follows: Rev. A. B. Demill, principal; Mrs. A. B. Demill, lady principal; Miss Mary E. [illegible] English and elocution; Miss Margaret Johnston, English and French. In the department of music, Mr. V. P. Hunt is director, and Miss Ellen E. Robinson, instructor in vocal and instrumental music. In the art department, Miss Kate White is teacher of drawing and painting; Miss Margaret A. Stephenson, art needlework, and Miss Victoria Douglas, governess and instructor in plain sewing, while Mrs. H. J. Fisk is matron of the institution. The quality of the work performed by an educational institution is often and to be [illegible]

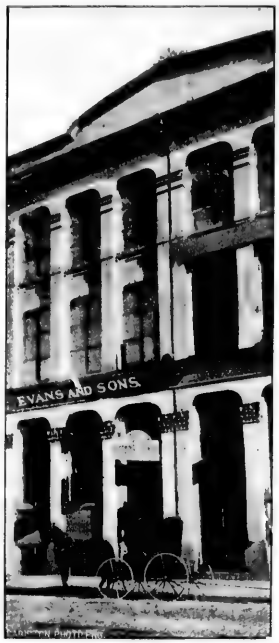
[illegible] Demill Residential Academy in Beverley [illegible] July 1st, 1891, the *World* says: "Around the walls of the parlour were hung the artistic efforts of several of the pupils. This department has been under the supervision of Miss Kate White, and the results of the work, as here displayed, were very encouraging. The work of Miss Anderson is particularly worthy of notice, [illegible] Those of Susie Graham, Miss Green and Phœbe Graham were also good." The *Globe*, *Empire* and *Mail* also speak in the very highest terms of praise of this [illegible] following letter to the *Mail*, from Inspector Hughes, speaks for itself: To the Editor of the *Mail*: Sir, I would like to direct attention through your columns to a very important movement recently set on foot in Toronto by the Rev. A. B. Demill, of establishing a residential school for girls. This has long been needed. It has been a deplorable fact that so many Protestant girls were sent to [illegible] their education, and it is most satisfactory to note that Mr. Demill is offering all the educational advantages and accomplishments to be [illegible] convent schools, at a very low rate of expense, and without the terrible danger to be met with in such establishments as are conducted by the Roman Catholic Church with a view to influencing the religious opinions of the girls sent from Protestant homes. I hope Mr. Demill may meet with success he deserves, and I have no doubt that the Protestant people of this country will support him heartily when they fully understand the character of his school and the good work he is doing. Yours truly, J. L. Hughes, Inspector City Schools, Toronto.

JOHN D. IVEY & CO., Wholesale Dealers in Millinery and Fancy Goods, 53 Yonge street. In these days of [illegible] only the highest order of business ability [illegible] success. Organization must be perfect, attention [illegible] wakeful, and capital abundant. It is well that in work of this nature a brief sketch of such a business man Mr. John D. Ivey should be given, for he serves as a splendid example to our Canadian youth, proving what may be accomplished by starting out with no other capital than [illegible] energy and pluck. The business carried on by Mr. Ivey has ever been most progressive, and it has quietly and steadily developed, not with mushroom growth, but, unlike [illegible] establishments that cannot bear a little success, and which have launched out at too great things before they were [illegible] Mr. Ivey has been prudent and conservative, operating [illegible] own resources and on his own stability. Mr. Ivey is Canadian, and enjoyed the blessed privilege of being born [illegible] farm, that of his father's, in the county of Halton. [illegible] most successful commercial men of the world have done, he left the plough at the early age of 16 years, and commenced business life in the town of Lavis. Here his clear brain and splendid physique were [illegible] ling powers, and he progressed rapidly, being soon admitted as a partner with the proprietor of the store when he was [illegible] This is the nucleus of a successful business man, for be it remembered that a man who can [illegible] small business with that success which characterizes Mr. John D. Ivey's operations is equally capable, with some foresight, tact and judgment, to carry on an expansive. This our subject has amply proven. On the death of his senior partner, Mr. Ivey sold out the business and removed to London, Ont., where he at once entered into the wholesale millinery business, which from the beginning was apparently and practically profitable and progressive. The trade of the house grew apace, and as its ramifications reached from British Columbia to Halifax, Mr. Ivey was not slow to realize that the place for his headquarters was Toronto. A little less than five years ago he removed, and the wisdom of the change is seen in the marked increase of trade, the expanded scope of the business, and the increased facilities for conducting it. The premises utilized are very suitable and commodious, being eligibly located at 53 Yonge street, affording unrivalled facilities for the storage and display of an immense stock of millinery, as well as for the rapid prosecution of trade. Messrs. Ivey & Co. opened in Toronto without any great splurge, as the colloquial expression puts it, and have modestly taken their stand on their own merits. Mr. Ivey has been an active member of the Board of Trade ever since he came to the city, and is a practical, far-seeing business man. He does a good deal of active official work in the Sherbourne street Methodist church, and is esteemed by all who know him in social and business circles.

MR. JOHN D. IVEY.



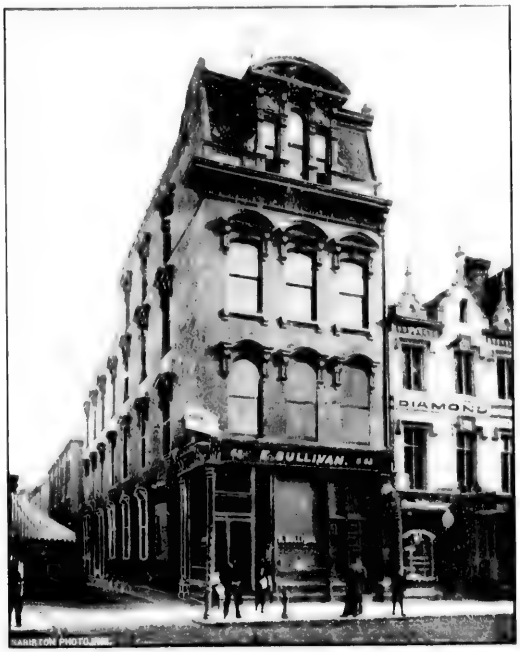
ESTABLISHMENT OF PURE GOLD MANUFACTURING CO



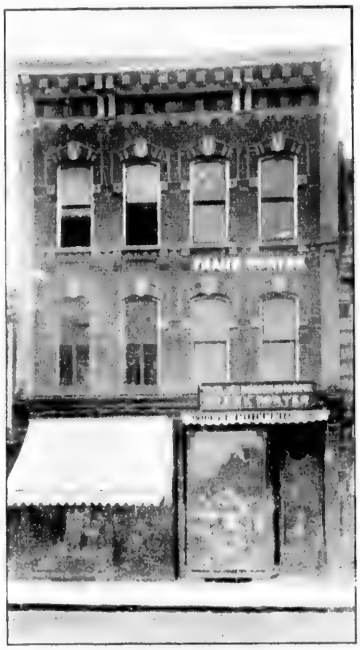
ESTABLISHMENT OF EVANS & SONS.

THE PURE GOLD MANUFACTURING CO. Who has not [illegible] Pure Gold Baking Powder and Pure Gold Flavoring Extracts? In walking along Front street, between Church [illegible] Yonge-streets, and looking at the large warehouses which are occupied by our leading wholesale grocery firms, [illegible] not help noticing the great improvements in their [illegible] outside appearance which have been made during [illegible] year or two. These improvements are still more [illegible] when we examine the fine offices and sample [illegible] with which they are supplied. The general business [illegible] of this street and the immense quantities of goods which are being distributed daily to all parts of the Dominion, indicate not only that this is the central point of [illegible] grocery trade of Toronto, but that Toronto itself is the great central market to which buyers from all parts of this [illegible] Dominion look for their supplies. Among all these [illegible] warehouses the premises of the Pure Gold Manufacturing Co., of which we give an illustration in this number, [illegible] prominently that even a passing stranger cannot [illegible] it. The building is one of the finest in appearance [illegible] among the largest in the city. This company has [illegible] seven years carried on their business in the building [illegible] No. 32 Front-street east, but since the first of this [illegible] have added to their factory the large warehouse formerly [illegible] by the wholesale grocery firm of J. W. Lang & Co., [illegible] ing it the largest factory of the kind in the Dominion. It consists of eight large flats, four of which are 180 [illegible] and 25 feet wide the other four are 100 feet by 25 with a large building in the rear thoroughly furnished with [illegible] the grinding of all kinds of spices and also coffee roasting machinery, each department having a capacity of [illegible] three thousand pounds daily. Entering the building at 33 Front street the visitor finds himself in the beautiful and [illegible] sample rooms and offices of the firm extending [illegible] whole front of the two buildings, about 50 feet and having a depth of about 40 feet. These offices have just been fitted up by Messrs. Davidson and Kelly, contractors for the [illegible] the most beautiful style in ash and are thoroughly [illegible] with all the modern office improvements. For [illegible] of still greater interest to one who has seen their [illegible] for the first time is the exceedingly attractive appearance [illegible] the packages of all the numerous lines of goods which they manufacture. This company has built up a splendid [illegible] for the superior quality and purity of their goods, while at the same time they are the leaders in putting up all their goods in neat and tasty packages, and by a strict [illegible] to these two points and its thorough knowledge of every branch of their business, the Pure Gold Manufacturing Co. [illegible] come to the front rank among all the manufacturing concerns of this country. On leaving the general offices of the [illegible] we come first into the flavouring extract rooms, where some thirty different flavours are made and put up in their well known style of bottles. The number of bottles and [illegible] on the tables in this room, which were being got ready for shipping, was sufficient evidence to us that their trade in this department must be very extensive. Leaving the extract department we ascend by the elevator to the top flat in the western side of the building, where in a large room the Pure Gold Baking Powder is made and beside it is the packing room, in which neatly dressed and smart looking girls are busily engaged in weighing and packing [illegible] and small packages ready for the market. On [illegible] of this flat is the large spice packing and boxing department where we noticed quite a number of hands busy at their work putting up four ounce packages of the well known brand of Pure Gold Spices, all of which are guaranteed to be strictly pure. In this room also we notice large piles of Curry Powder Celery Salt, Mustard, Herbs of all kinds and Mixed Pickling Spices, all in the course of preparation for shipment. At the south-east end of this flat we come to a room in which is placed machinery for the grinding and preparing of Peerless Washing Compound, for which their trade is rapidly increasing. Descending to the next flat we pass through the coffee grinding and packing department and the general stock room until we come to the south-east part of the flat, where, in a separate room, a number of hands are cutting, stamping and wrapping up bars of soap and cakes of toilet soap at the rear end of this flat we find a room where the materials entering into the composition of soap are prepared and passed from tank to tank until in the flat below the process of soap making is completed. The plant in this department is capable of turning out about ten thousand pounds of soap per day. In the basement P. G. French Blacking for gentlemen's boots and P. G. French Dressing for ladies' boots are prepared, and from a trial of these articles we are quite convinced that they are not excelled by any goods of the same class which are either imported into or manufactured in this country. Jet Enamel Paste for stoves is also manufactured in this flat and is already recognized as a first-class article. Farther on we come to the milling department, where spices of all kinds are ground in three large French burr stone mills of the most improved kinds. Near this is the coffee roasting room, from which we get a most pleasant aroma. As we witness the fragrant brown coffee berries being emptied out from the hot roaster into the cooler, where a powerful fan cools 300 pounds of coffee in about two minutes. This department has a capacity of about 3000 pounds per day. Further, to the rear, we find the larger boiler and steam engine. We also pass through the storage and shipping department, each of which places affords ample evidence of the extent of the business and the variety of the articles turned out by this firm, and when one looks over their long price list and finds on the first page that every article bearing the name "Pure Gold" is guaranteed to be exactly as represented, and will be taken back and the money refunded if not found so. We are able to see an additional reason why this business has been so eminently successful. We must not forget to mention the famous Pure Gold Baking Powder, the manufacture of which, we learn, was commenced about thirteen years ago by an American firm, the sole right for the sale of which being bought out 5 years later by Mr. Alex. Jardine, who then first adopted the present style of the firm, applying the trade mark "Pure Gold" to all his leading lines. This Baking Powder has now a very wide reputation and the sales of it, as also of all the grocery articles of this concern, have increased steadily year by year. Ten travellers are constantly employed throughout the Dominion, which fact alone will give some idea of the extent of business done. Mr. Alex. Jardine, at one time of the firm of Sloan, Jardine & Mason, is now the sole proprietor of the Pure Gold Manufacturing Co., and has every reason to be satisfied with the success which has attended his enterprise and management.

EVANS & SONS, Ltd., Wholesale Druggists, 23 Front-street west. The name of Evans, in connection with the drug trade, is celebrated throughout the globe, and few firms have attained to such a respected position in this business. The long established firms of Evans, Lescher & Webb and Evans, Sons & Co., with whom the Canadian houses are intimately connected, are well-known in England and their operations extend to all parts of the world. Their commencement in Canada dates from the time when they purchased the business formerly carried on by Messrs. Lamplough and Campbell in Montreal. With able and efficient management they attained a very large trade, and, owing to the number of their customers in the west, felt compelled for their convenience to open a western branch in this city and placed Mr. J. H. Pearce in charge. That this step was wise and well planned was soon apparent for their connection in Ontario rapidly increased until at the present time they have one of the largest drug establishments west of Montreal. The building occupied is a large four-storey brick structure, each flat being twenty-six and a half feet in width by one hundred and sixty-six in length. It is fully equipped throughout with everything necessary for the proper carrying-on of the business, and customers may be confident of having all orders executed and shipped with correctness and promptitude. Every department is managed by competent, well-qualified men, and the whole is under the careful supervision of Mr. Pearce. The stock comprises a complete selection of pure drugs, chemicals, perfumery, sponges, patent medicines, and druggists' sundries. The drugs are all guaranteed first-class; and as most of the pharmaceutical preparations are manufactured by Messrs. Evans & Sons themselves, patrons may feel assured of their genuineness and careful compounding. The laboratory and mills of the firm are at Montreal, but the western branch carries a complete stock of everything required. The extent of the company's business may be better understood when the fact that five travellers are kept constantly on the road in western Ontario is mentioned. These are in connection with the western branch alone, the Montreal house having its own, who take other districts. Messrs. Evans & Sons are sole agents and consignees in Canada for the justly celebrated Montserrat Lime Fruit Juice, which has an enormous sale in all parts of the country. This brand of lime fruit juice is undoubtedly the best in the market. The pure juice and its preparations, already largely used, are rapidly increasing in popularity. The extensive trade done at this establishment necessitates the constant employment of thirteen competent persons. Mr. J. H. Pearce, the able manager of the western branch, is a gentleman of long business experience and well known in the city. To his unvarying courtesy and attention to the desires of customers is due in a great measure the success of the company in the city and province, and the firm are to be congratulated on their choice of so worthy a representative, whose personal popularity is very great amongst all who deal with the house.



F. SULLIVAN



GEO. E. TROREY

ESTABLISHMENT OF FRANK PORTER.

F. SULLIVAN, Proprietor of the "Leader Cafe," 63 King [illegible]

[illegible] Which [illegible]

[illegible]

In [illegible]

Mr. F. S[illegible]

[illegible] tastefully furnished "Leader Cafe," at 63 King [illegible]

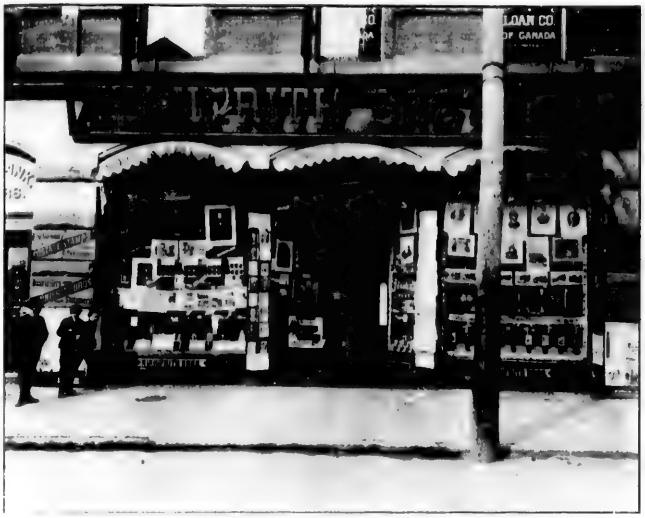
This popular and well kept cafe has been in oper[illegible] Mr. Sullivan's management, for over three [illegible]

[illegible] Toronto. Everything [illegible] "Leader Cafe," combined with its other "cognis of vantage" in com[illegible] stands pre-eminent in its own sphere of pub[illegible] Mr. Sullivan is a man whom one would [illegible] was born for the business; his unfailing cordiality, [illegible] hospitality and sterling social qualities making [illegible] favourite with all who know him. He studies the wants of his patrons, and seems to meet them at all quarter[illegible] he saying is, "to a T." Personally he is entertaining [illegible] lover, and is possessed of marked business talent, and [illegible] especially successful in dealings with the public.

GEO. E. TROREY, Manufacturing Jeweller, 64 King-street east. Foremost among those representing the jewellery business in Toronto is Mr. Geo. E. Trorey, whose fine store is situated at No. 64 King-street east. This business was established about 7 years ago, and has been gradually built up to its present prominent place among business houses in the city. The premises, which are centrally located, opposite Toronto-street, and adjoining the famous Leader restaurant, comprise a fine 3-story brick building, with a convenient frontage and depth of 100 feet, the rear part of the ground floor being used as a workshop. The store is 50 feet long, and is very attractively fitted up with handsome show-cases, plate glass, cabinets, etc., in which is displayed to advantage a large stock of gold and silver watches, and every variety of jewellery. A specialty is made of diamond mounting and repairing high grade goods, a large business being done in these lines, and it may be said that the house enjoys one of the most solid connections in the city. For two years Mr. Trorey was in partnership with Mr. T. Goulden, and had the benefit of the 15 years experience and connection enjoyed by the latter. Mr. Trorey is a practical watchmaker and jeweler, and is well and favourably known throughout Toronto, where his work is highly appreciated. He is energetic and enterprising, and the success he has achieved is well merited.

"YE OLDE BOOKE SHOPPE." Frank Porter, Bookseller, 353 Yonge-street. Ye olde booke shoppes! How often they have been celebrated in prose, and how their piles upon piles of [illegible] have been examined in the hopes of finding something rare, their shelves ransacked in the search for some choice black letter or Aldine edition, or the scarce Elzevir has been hauled from its hidden corner. Books have been and will be always, a source of delight to thousands. They are sold in large assortments at the well-known store of Mr. F. Porter, 353 Yonge-street. This gentleman established his business four years ago, and has since done an extensive and rapidly increasing trade. His stock is very complete, ranging from classical literature to the most modern fiction, and comprises both new and second hand books of very large and interesting varieties. The store has an area of three hundred and ninety square feet, and is admirably equipped with all the necessary fittings. A plate glass window lights up the store and exposes to view a fine display of the literature of the present and former days, for sale at moderate prices. Orders by mail receive prompt attention, and Mr. Porter makes a specialty of his supply to high school, college and university text books. One competent assistant helps in the attendance of the numerous customers. Mr. Porter is a popular, enterprising man of business, whose integrity and social qualities have won the esteem of all his numerous acquaintances.

MISS MCDONELL, Dressmaking and Fancy Work, 35 Queen-street west. It is now a generally accepted fact that the gentler sex can undertake almost any of the high trades and professions with the utmost success, rivalling in many cases the work of men. But it is in certain branches of commercial life that they excel, and one of these is dressmaking and general needle work. This, indeed, seems to be woman's sphere, for apart from the fact that she alone best understand the making of dresses, there is so much delicate and intricate operation about this line of business that man could never undertake. One of the latest to commence in this branch of commerce in Toronto is Miss McDonell, who opened her store a little less than one year ago. Although so recently established her success since that time has been such as to fully justify her in her venture. Her trade is rapidly increasing and all who have patronized her store recognize and duly appreciate her talent for the occupation she has taken up. The store is commodious and conveniently arranged, the plate glass windows exposing to view a handsome selection of goods. Misses Jessie and E. McDonell undertake dressmaking, and manufacture all kinds of art needle and fancy work. Miss Jessie McDonell making a specialty of oil painting. Her art work having secured prizes at the Toronto Industrial Exhibition of 1800 and 1801. A fine line of Berlin wools is also carried. A specialty is made of fancy work and stamping, elegant specimens of which may be seen. Three competent assistants are employed to help the proprietress, whose unvarying courtesy has not failed to obtain its reward in her present extensive trade. It is a comparatively easy task to predict for Miss McDonell a future of prosperity and good fortune, as she possesses those qualities that have always brought success, namely, energy and enterprise.



ESTABLISHMENT OF WINNERITH BROS

[illegible] Mr. John M. Crowly (High School trustee, Toronto) general manager of the college, superintendent of the shorthand and phonographic department; Mr. R. D. Nimmo, banking, penmanship and practical department; Mr. J. W. Seymour Corley, barrister, etc., commercial law department; Mr. J. H. Peirce, bookkeeping department; Mr. J. W. Brown, English department; Mr. N. J. Clark, telegraph department, private and individual instruction, is imparted in the following branches: Bookkeeping, shorthand, banking, commercial arithmetic, correspondence, business and ornamental penmanship, typewriting, commercial law, telegraphy, business practice and office work, etc., etc. Examinations are held weekly and on the completion of each course, whether initiatory, intermediate, or advanced, a certificate is awarded to successful students, while in addition a diploma is conferred upon those who have passed the final examinations. Special attention is drawn to the fact that all graduates are assisted to lucrative positions. Business men are continually applying for their graduates, as the diplomas of the Toronto Business College are well known passports to employment. Thousands who have passed through a course in the above institution testify to the able manner and ability with which the work is carried on. Three hundred and thirty seven students were enrolled during the year ending December, 1891, which is without doubt a wonderful record. Students are in attendance from every county in Ontario, every province in the Dominion. A great many states of the neighbouring republic, Bermuda and the West India Islands, South America, Japan, England, Ireland and Scotland, this surely is sufficient proof of the popularity of this well known commercial college. The annual catalogue and prospectus of the college is a work of art, and is mailed free on application to the manager. The college is open the entire year (no vacations), so that students can enter at any time with equal advantage. Mr. J. M. Crowly, the general manager and supervising principal of the institution, is not only accomplished in those subjects, which he personally superintends, but stands pre-eminently in the first ranks of an English scholar, and as a business manager has few equals on this continent. His success as the head of the Toronto Business College is admitted by all. The latest honor passed upon him by the citizens of Toronto was that of his election as high school trustee, March 14th, 1892. With such an accomplished chief, together with such able associates, the future of this popular commercial institution is a bright one.

MR. J. M. CROWLY

[illegible] Yonge and Shuter streets and takes up the whole of the large brick structure, ventilated and heated, as well as being beautifully carpeted and handsomely furnished throughout, every possible comfort and convenience being afforded, including separate toilet rooms for ladies and gentlemen, most essential acquisitions in such an institution. Founded for the purpose of training men and young women in business forms, principles and methods, the Toronto Business College has rapidly attained a degree of efficiency not reached by any other establishment of its nature. It is owned and controlled by practical business men and has a large capital. The curriculum comprises the English department, the theoretical department, shorthand and typewriting department, telegraph department and the department of actual and practical business and banking (including shipments, consignments, wholesaling, jobbing, joint stock companies, insurance, manufacturing, coal, lumber, dry goods, groceries, etc., etc.) This latter is made up of various commercial offices, conducted by students, who have graduated from that department and superintended by four certificated and thoroughly qualified commercial teachers, and thus a thorough and practical knowledge is gained. A complete course covers a period of from four to six months, at the end of which the student is able to undertake any class of mercantile work. The teaching staff is composed of first class professional teachers. The following are the supervising principals of the different departments, gentlemen of long and practical business experience: Mr. John M. Crowly (High School trustee, Toronto) general manager of the college, superintendent of the shorthand and phonographic department; Mr. R. D. Nimmo, banking, penmanship and practical department; Mr. J. W. Seymour Corley, barrister, etc., commercial law department; Mr. J. H. Peirce, bookkeeping department; Mr. J. W. Brown, English department; Mr. N. J. Clark, telegraph department, private and individual instruction, is imparted in the following branches: Bookkeeping, shorthand, banking, commercial arithmetic, correspondence, business and ornamental penmanship, typewriting, commercial law, telegraphy, business practice and office work, etc., etc. Examinations are held weekly and on the completion of each course, whether initiatory, intermediate, or advanced, a certificate is awarded to successful students, while in addition a diploma is conferred upon those who have passed the final examinations. Special attention is drawn to the fact that all graduates are assisted to lucrative positions. Business men are continually applying for their graduates, as the diplomas of the Toronto Business College are well known passports to employment. Thousands who have passed through a course in the above institution testify to the able manner and ability with which the work is carried on. Three hundred and thirty seven students were enrolled during the year ending December, 1891, which is without doubt a wonderful record. Students are in attendance from every county in Ontario, every province in the Dominion. A great many states of the neighbouring republic, Bermuda and the West India Islands, South America, Japan, England, Ireland and Scotland, this surely is sufficient proof of the popularity of this well known commercial college. The annual catalogue and prospectus of the college is a work of art, and is mailed free on application to the manager. The college is open the entire year (no vacations), so that students can enter at any time with equal advantage. Mr. J. M. Crowly, the general manager and supervising principal of the institution, is not only accomplished in those subjects, which he personally superintends, but stands pre-eminently in the first ranks of an English scholar, and as a business manager has few equals on this continent. His success as the head of the Toronto Business College is admitted by all. The latest honor passed upon him by the citizens of Toronto was that of his election as high school trustee, March 14th, 1892. With such an accomplished chief, together with such able associates, the future of this popular commercial institution is a bright one.

THE TORONTO BREWING AND MALTING CO.—(See next page.)

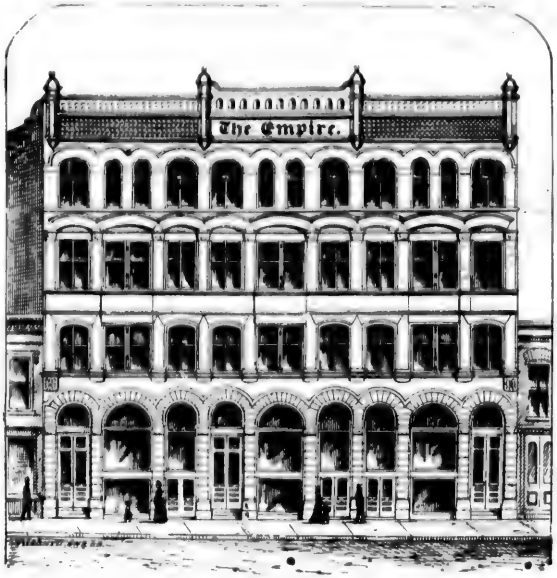
THE ONTARIO FORGE AND BOLT CO., LIMITED

THE TORONTO BREWING AND MALTING CO., Simcoe street. Outside of the metropolitan cities of the continent [illegible] as the same commendable enterprise in the [illegible] of its wholesale establishments as is represented by the establishment of Toronto. Few thoroughfares in any city, that are devoted to the mercantile trade, [illegible] which is many handsome houses to supply the wants of the people, [illegible] are two or three of the leading avenues of [illegible]. The Toronto special number would be gravely wanting without due mention being made of the Toronto Brewing and Malting Co. (Ltd.), which is one of the largest [illegible] establishments in Canada. The business was es[illegible] 1801, and the company now has agencies in Montreal, Quebec, Kingston, Ottawa and other cities. The [illegible] ale now have a hold of great popularity, [illegible] with excellent flavor, [illegible] consumed in almost every town and village in Ontario, as well as largely in all parts of the Dominion. The brewery [illegible] substantial structure, having a frontage of over 350 feet on Simcoe-street, and reaching over to William street, thus covering a very large area of ground. It is supplied throughout with the most modern machinery [illegible] [illegible] 1,000,000 [illegible] yearly. A large and competent staff is employed on the premises, [illegible] The company now [illegible] India pale ale, porter, stout, ale, half and porter, and they are bottlers and maltsters as well. A large malthouse is in connection, with a capacity during the season of 200,000 bushels, and their malts are sold all over the Dominion. This branch of the concern [illegible] is continuously increasing, [illegible] business is steadily growing. The company [illegible] incorporated, [illegible] Manning is president.

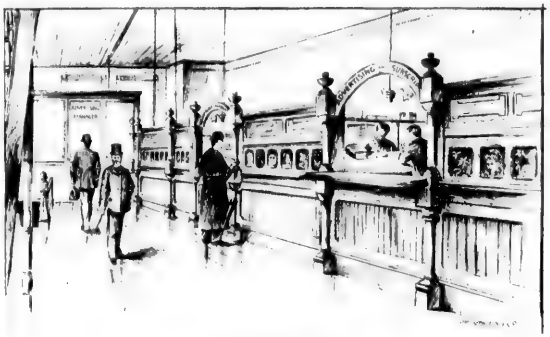
THE ONTARIO FORGE AND BOLT CO. (Limited): Works at Swansea, near Toronto. In a country like Canada, where the manufacturers are to a large extent in a state of incubation and constant expansion, it is of the first importance that we regard to smaller machinery, bolts and appliances, we should as far as is possible be independent of the foreign producer, and, therefore, it is a self-evident fact that one of the financial industries stands among our most important. Happily, or, we might say, with exceptional gratification, our mechanical industries are being rapidly developed, and an important one, which has a widespread effect upon the prosperous status of Canada as a manufacturing country, is that of the Ontario Forge and Bolt Co. (Limited), of Swansea, near Toronto. The history of this enterprise is one of almost unbounded success, it having in six years developed into the largest Forge and Bolt Works in Canada. Swansea, a suburb of Toronto, admirably located just west of High Park, about three-quarters of a mile, right on the lake shore, was the chosen site for the works, erected about ten years ago, additions having been made each succeeding year, with the increase of business. It would be impossible in this brief sketch to describe accurately the manifold departments and equipments of the works, but some idea of their magnitude may be formed from a general outline of the excellent facilities afforded for manufacture. The premises in all cover the extended area of 400 x 200 feet, consisting of one large brick structure called the factory, with foundry and moulding rooms, electroplating and galvanizing departments in connection, the whole, with its array of tall chimneys, presenting to the visitor an aspect of enterprise and progress that would remind one of the great iron industries of Wales and Central England. [illegible] and the reporter, after [illegible] courteously received by the manager, Mr. Brown, [illegible] offices at the front, was placed in charge of the [illegible], and was ushered in a most interesting manner through the whole works. On entering, a large packing and shipping room [illegible] upon the view, and [illegible] small mechanical [illegible] are carefully packed in boxes, [illegible] fully arranged [illegible] to the other. Here, all orders are filled according to the catalogue and [illegible] system prevails. Passing through to the main factory, on the right side, for the entrance is about the centre, as far as the eye is reach there seems a perfect [illegible] of machinery. On [illegible] small boys [illegible] producing from 10,000 to 18,000 per day; here, as we walked through on the miniature railway track which runs from end to end in two [illegible], handling in heavy work, are to be seen numbers of skilled mechanics [illegible] finer labors, and as we look at every manhood and time tried veteran, the activity and [illegible] machinery with [illegible]

[illegible] A second to and the perfection of the bolts and fittings as they pass through these respective hands of tested [illegible]. On one hand are forty furnaces for [illegible] other immense machines such as [illegible] Hydraulic Upsetter, the new steam "Punch and Shear" [illegible] the splendid bolt and rivet machines from the best Glasgow factory. Each department is generalized by a name [illegible] being first two main machine shops and the drop forging at the rear. About the centre of the building is the dry [illegible] department and wire nail making rooms, both [illegible] enclosed and separate, and are most important [illegible] of the industry. All the latest improved machinery [illegible] appliances are here in operation; the power is steam, and the machine throughout is lighted by electricity, the company supplying their own dynamos. Passing out of the opposite end from which we entered is the forge room, with [illegible] fitted up specially for this department. Outside, in close proximity, is the new foundry, now practically completed, as a large brick building will be erected [illegible] there being at present only a small moulding room in operation; next this building is a suitable factory which [illegible] the establishment [illegible] manufactured, and a carpenter's shop is in connection for general repairing about the works. An oil house is another adjunct [illegible] all oils for use in the business. The electroplating is the latest acquisition to the business, and the [illegible] fitted up department for this work is second to none in Canada, the appliances and appurtenances being first class, including solution baths, potash kettles, galvanizing, and brass casting department. Complete in the word [illegible] describes the works of the Ontario Bolt Company, and that [illegible] with ease and success, ever increasing from year to year the extensive business, requires men of the best [illegible] and [illegible] financial knowledge goes with [illegible]. The railway facilities afforded are unsurpassed, [illegible] G. T. R. forming a V right around the main [illegible], while by water the shipping is unexcelled. The fact that employment is furnished for from [illegible] hundred and fifty to two hundred hands, will give some idea of the extensive character of the business. The trade extends from the Atlantic to the Pacific, and only a traveller is constantly out, the company operating through other agency, that is they are represented particularly by the largest hardware houses in the Dominion. At Swansea the employees of the Bolt Works make up a veritable little town, and have a school house and church largely supported solely by them. The industry has proven in every respect a credit to the proprietors, to Toronto and to Canada, and it is ever advancing along the lines of progress and prosperity, the requirements always being abreast of the times. The [illegible] formerly the "Ontario Bolt Co.," alone, has been changed to Ontario Forge and Bolt Co. The directors of the company which is a private joint stock corporation, with a capital of $200,000, are some of Canada's representative business men, including Mr. Jas. Worthington, President; Mr. D. McIntyre, Esq., Montreal, and Mr. J. M. McIntyre, Secretary. Mr. W. G. Ross and Manager, Francis R. J. Brown, Esq. Mr. D. McIntyre is a director of the Grand Trunk Railway and a man accustomed to the management of large financial ventures, while Mr. Worthington is a member of the Board of Trade and a man who needs no introduction to the commercial world of Canada. The directorate is altogether a strong one; the solid and ever growing business [illegible] sight, [illegible]

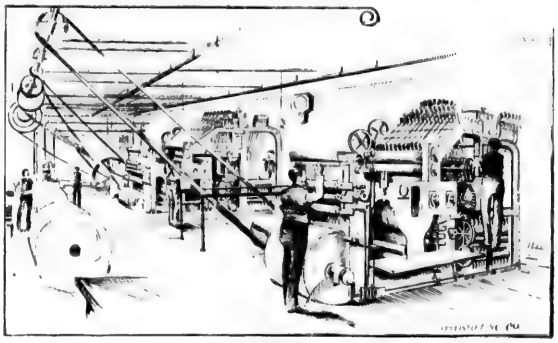
THE ONTARIO FORGE AND BOLT CO., LIMITED.



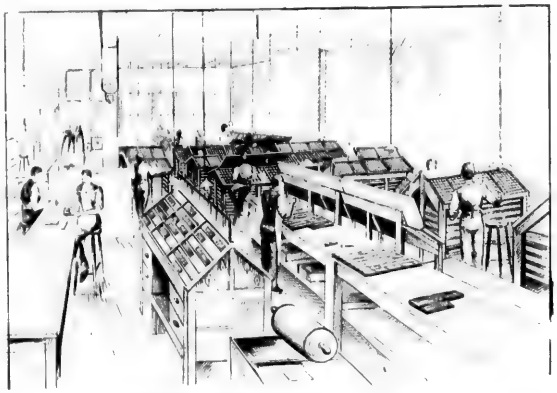
THE EMPIRE OFFICE.



THE COUNTING ROOM



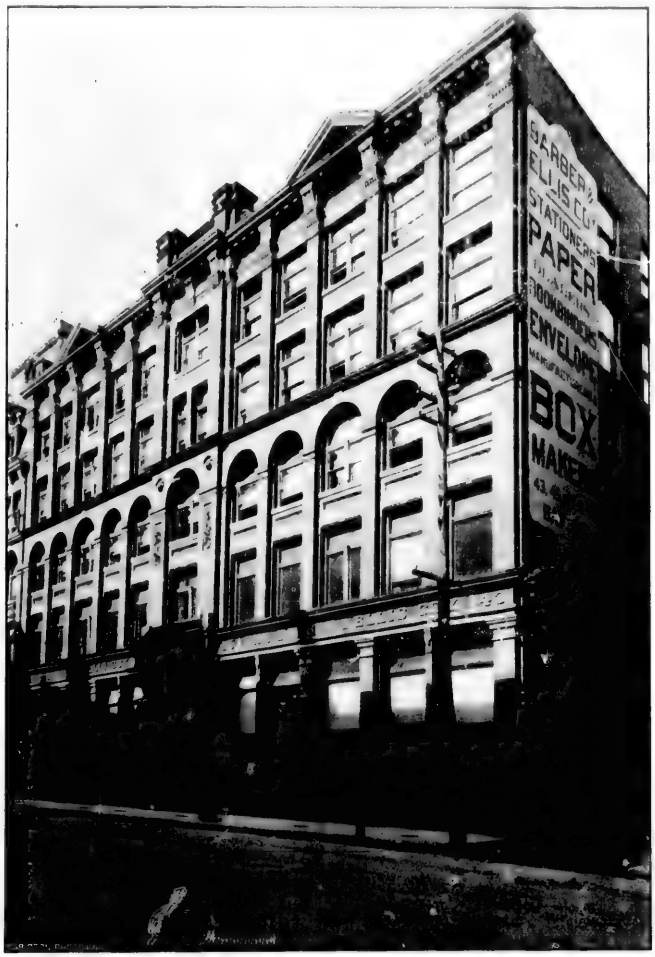
THE PRESS ROOM.



PORTION OF COMPOSING ROOM.—(See next page.)

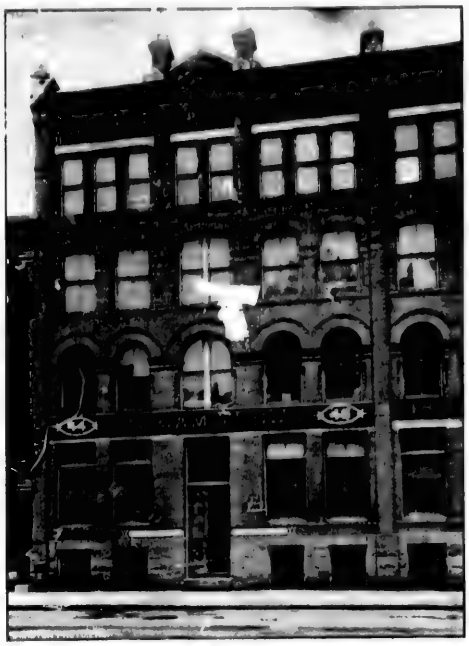
THE EMPIRE. It will be five years, on the 20th of next December, since *The Empire* made its first appearance [illegible] Previous to the [illegible] Dominion had passed through a [illegible] Obstinacy was conspicuous. While [illegible] Canada was unfitted to carry four thoroughly [illegible] Constitutional party were concerned this gave ample reason [illegible] Dominion Government, and that such [illegible] The [illegible] Dominion possess, and included the fastest and most com- [illegible] Here it was found necessary to add a second fast Hoe Web perfecting press. [illegible] Adelaide-street, between Yonge and Bay. In this [illegible] *The Empire* occupies seven large floors, at the [illegible] 25 Scott [illegible] sions, large and airy, and [illegible] machinery [illegible] Web perfecting presses, on which the [illegible] the paper are printed. Here also is the machine on which the large rolls of paper are dampened before being put on the presses. Behind this is the steam engine and motor machinery, while in the rear is the elevator, which runs to the top of the building. Next to the press room are the mailing room, paper and folder rooms. Immediately above the press room is the business floor, reached from the street by several broad steps. At the end of the spacious part of the office, devoted to the public, is the office of the manager of the advertising department, while the accountant has his quarters in the front. The interior fittings of this, as well as the other floors, were put in by ex-Ald. Pell, and reflect great credit on his workmanship. Two of the floors are devoted to the editorial and reportorial staff, the first being reached by a flight of steps from the business office. Here the manager has his room, while next to him are the quarters of the chief editor. On this floor are also the rooms of the news, associate, and weekly editors, while the library and fyle rooms are situated in the centre. On the floor above this the city editor holds his court, while flanking him on either side are the commercial and sporting editors. The reporters have their quarters at the other end of the floor, while between are the night editor and the operator's room, where dispatches from all parts are nightly received over *The Empire's* private wire. On the top floor is the composing room, a magnificent large room, 50x80 feet, lit by skylights as well as windows, and admitted to be the finest composing room in the city. The proof readers are conveniently situated on this floor, while at one end, separated by a sliding door, is the stereotype room, where casts are made of the pages. The whole building is brilliantly illuminated with electricity, and radiating from the manager's office, the various departments are connected by office telephones. The whole establishment is, perhaps, the most complete newspaper office to be found in Canada, and that the business of *The Empire* has required such accommodation is another evidence of the leading position our paper has assumed. *The Empire* had not long been established till its influence on the other Toronto dailies was felt, and it soon outstripped its rivals in the morning field, and drove them to take refuge in evening editions. This was a field which, up to a few weeks ago, *The Empire* had not touched; but recognizing that there was a class in the community to whom an evening paper was more convenient, they determined to follow the other dailies into that field and become first there, as *The Empire* had long been acknowledged first in the morning field. Accordingly *The Evening Empire* was launched soon after occupying the new building, and though the outlay involved is considerable, the extraordinary success with which it has been received, not only in the city, but throughout the province, within the radius which can be reached by an evening journal, indicates that it is already [illegible] over in the land, while the rate at which it is increasing will soon place it in the front rank. While other journals have been driven to resort to coupon takes in order to be able to boast of a fictitious circulation, *The Empire* has steadily kept on its course as a legitimate newspaper, convinced that shrewd business men would see through the frantic efforts to work off coupons and estimate the worth of a "circulation" thus obtained as an advertising medium. Nor have the managers of *The Empire* been mistaken. The advertising columns of that paper, in which are to be found the announcements of the best business men of the country, bear witness to the confidence the business community have. Practical results are the best test of the value of a newspaper as an advertiser. Under the present circumstances there is more need than ever for a journal which will resolutely stand up for Canada against such movements, as are at present going on, and the way in which the people have at the late election [illegible] *The Empire* and approved its sentiments, encourages the management to persevere [illegible]

THE BARBER & ELLIS COMPANY. Where [illegible] 44-49 Bay street. [illegible] one largest paper houses in this country to a single w[illegible] what would be the effect on the trade of the country [illegible] blow would be almost as terrible as the plague, and [illegible] would be entirely suspended, newspapers [illegible] publication, and weeds might be expected to push their [illegible] through the sidewalks of our principal thoroughfares. [illegible] of the largest whole sale stationery in Toronto is the firm [illegible] as the Barber & Ellis Company. The premises occupied [illegible] the company consist of a block, with a frontage of [illegible] on Bay street, five stories and a basement, and having [illegible] feet of floor space, or over [illegible] acres. The interior of the [illegible] is fitted in a most elaborate manner with every [illegible] [illegible] time, all of the most modern and approved type. The company are wholesale dealers in paper and stationery. The trade consists chiefly in manufacturing envelopes, [illegible] boxes and in book binding. Their specialtiesare the [illegible] papeteries, papyrus note, Burmese ivory note, glossy [illegible] note, old English vellum note and coloured tissue [illegible] The company was founded about fourteen years ago, and [illegible] the present time gives employment to about one hundred and sixty persons. Their customers are distributed throughout the Dominion, and three experienced travellers are constantly on the road. The following are the officers of the company: John K. Barber, John J. Ellis, P. L. Perrault and L. Maughn. Mr. Ellis is a prominent member of the Toronto Board of Trade, and takes an active interest in all the movements of that body for the good of the city, as the advancement of her commercial prosperity. Mr. Barber is president of the Gas Company, [illegible] and manager of the Toronto Paper Bag Mills at Cornwall.



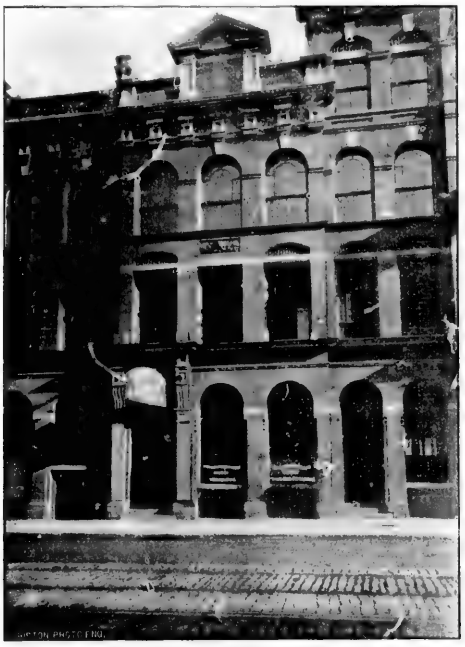
ESTABLISHMENT OF THE BARBER & ELLIS COMPANY.

ESTABLISHMENT OF BROWN BROTHERS.—(See next page.)



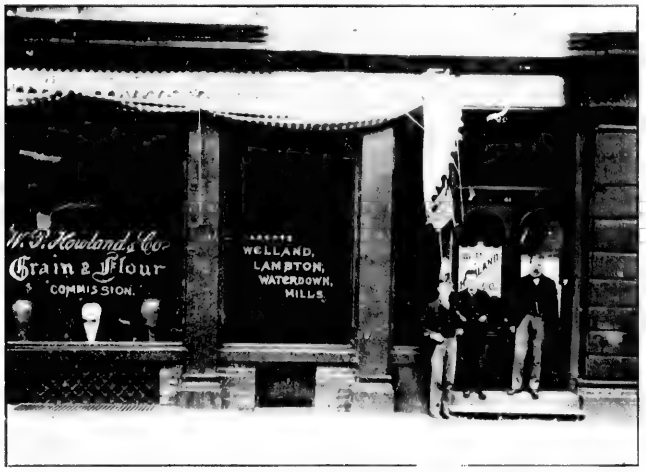
ESTABLISHMENT OF WILLIAM BROWN.—(See next page.)

RESTAURANT OF H. MORGAN.—(See next page.)



ESTABLISHMENT OF HUTCHISON, DIGNUM & NISBET.—(See next page.)

OFFICE AND MILLS OF W. P. HOWLAND & CO.



OFFICE OF W. P. HOWLAND & CO.

BROWN BROS., Wholesale Stationers, Bookbinders, Manufacturers of Account Books, Leather Goods, &c., 64, 66 and 68 King street east, Toronto. Although the com[illegible] line of business is very great Messrs. Brown Bros. have gained the leading position among those engaged in the same business in Toronto as well as in the country. The [illegible] of the present proprietors laid the foundation of their establishment as far back as 1846, and ten years later [illegible] who began and have since carried [illegible] work under the style of Brown Bros. A four storey structure overlooking King-street by a frontage of 56 feet at Nos. 64, 66 and 68 with a depth extending through to Court-street. The upper floors are equipped with all the requisite machinery while the number employed is over 130 hands. Messrs. Brown Bros. have long been noted manufacturers in various lines, such as commercial stationery of all kinds, having a specialty in Account Books of every description and [illegible] work is held in great request throughout [illegible] Blank Books, office requisites, fancy leather [illegible] wallets, satchels, &c. Their warehouse is a well ordered and immense emporium of General and Fancy Stationery Goods as, Papers of every description. In the book binding [illegible] a very large business [illegible] medical, legal, illustrated works, magazines [illegible] passing through their hands. In this Messrs. Brown Bros. have been awarded medals prizes and diplomas. [illegible] 150 varieties of the Canadian Diary are published by this house and it must now rank as one of the standard works of the Dominion. Mr. Richard Brown is now the sole proprietor and is thoroughly experienced in every branch, shrewd in business matters, capable and judicious in management. He is a member of the Board of Trade, and [illegible] Toronto enjoying the esteem of all.

WM. BROWN, Dealer in Carriage Hardware, etc., 44-46 Wellington-street east.—The largest establishment of its kind in Toronto, that controlled by Mr. Wm. Brown, is also one of the oldest, for it was in 1860 that he succeeded to the firm of A. Dixon & Son, who had operated the business for several years. It has grown with great rapidity under his able management, and for many years has taken up the extensive premises at 44-46 Wellington-street east. This building is of large size, being five storeys in height, and having a frontage of 40 feet with a depth of 100 feet. It is very substantially built of brick and cut stone and presents a very pleasing appearance. Elevators for handling heavy goods communicate with each flat, and the entire building is heated by steam and well ventilated. The first floor, or basement, is well lighted and of the full dimensions of the building, the stock on this flat being shafts, poles, heavy hubs, bob runners, curled hair waggon skeins, etc. [illegible] the next floor, the principle one, a portion is taken up the office, while the remainder is used for the storage of carriage hardware, paints and varnishes. The general shipping room also takes up a part of this flat. Two departments on the next storey, the one in front being devoted to trimmers' goods, such as fine patent leathers, wool and union cloths, corduroys, velveteens, canvas duck, rubber and enamelled cloth, oil cloth, carriage carpets, tapestry, Wiltons, etc. In this room is another set apart for carriage lamps, which are displayed with great taste and in well-assorted variety. Buttons, chamois laces, buggy dashes, etc., are included in the above stock. In the department behind this, 40 x 75 feet in size, spokes, carriage and light hubs are kept. Felloes and rims of all sizes and kinds are stored on the fourth flat, as well as ready-made gearing and buggy gears. The top or fifth storey is devoted to patent wheels for light vehicles and carriages, bodies for carriage tops, cutters, runners, and a large stock of moss, which is used in the manufacture of cushions and mattresses—imported from New Orleans, U. S. From the foregoing it is seen that the goods carried in this establishment are in almost endless variety and comprise every requisite in the manufacture of vehicles of all kinds, from the heavy truck to the light trotter. Sixteen men, each well posted in his own department, are employed, some of whom have been in his employ for over twenty years, including four commercial travellers, being engaged in the outside work, together covering the whole Dominion from east to west. Importations are obtained from several European countries and the United States. The business is strictly a wholesale one, the trade being dealt with direct. Mr. Wm. Brown, the sole proprietor of this immense establishment, devotes himself entirely to the management, and it is to his efforts alone that it has reached such a prominent place among like commercial houses in the Dominion. For many years he has been connected with the Board of Trade of this city, of which he is an honoured member.

H. MORGAN, Proprietor of the Merchants' Restaurant, 6 and 8 Jordan street. In the year 1875, Mr. F. Jewell opened this restaurant, which he carried on until 1887 with marked success, when he retired, the goodwill and equipment being purchased by the present proprietor Mr. Harry Morgan. Some 30 x 125 feet in size, this restaurant is situated at 6 and 8 Jordan street, and under the name of the Merchants' Restaurant is greatly patronized by this class of business men and bankers. The premises are divided into, the bar and lunch room, the former being very handsomely fitted up, while the latter is arranged with the greatest convenience, tables being placed on all sides for the use of customers. The bar is provided with the best brands in wines, liquors and cigars, several bartenders being at hand to wait upon customers. In the lunch room, smart and experienced waiters are at hand, while the service in every way is perfect. Clean table cloths and napkins, with shining table ware are simply an invitation to tempt the guest in eating the beautifully cooked viands which will be brought promptly to his call. The premises [illegible] while the entire establishment in all its working is super[illegible] Mr. Morgan. [illegible] the employees number [illegible] which in the course of each day from 250 to 300 [illegible] lunch at this noted house. The proprietor is a native Canada, and commenced his training in this line at 9 years of age in the [illegible] Club and afterwards with Messrs. [illegible] which closes at 7.30 [illegible]

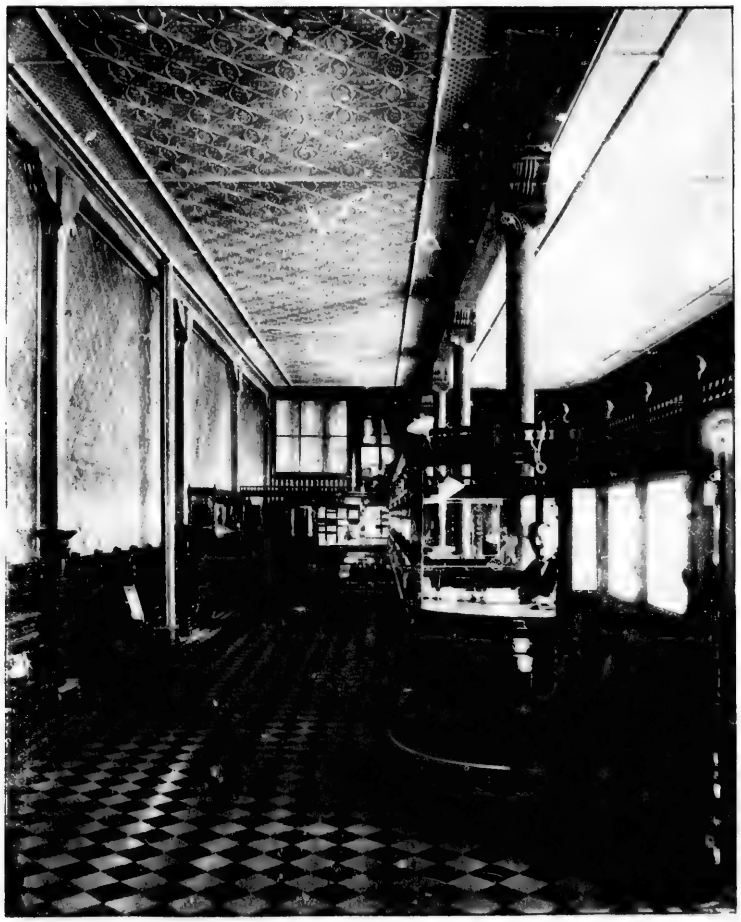
HUTCHISON, DIGNAM & NISBET, Manufacturers' Agents and Importers, 55 Front-street west. This rentable has surely making its way among the commercial houses Toronto, becoming better known and making itself [illegible] popular in all parts of Canada. Prominently located in the principal wholesale district of Toronto, premises are occupied at 55 Front street west. Manufacturers' agents [illegible] stocks of woollens and tailors' trimmings, etc., [illegible] necessary for the members of the firm to be continually [illegible] with every thing in the [illegible] while they will in the closest manner. A large, and at the same time, very [illegible] is always [illegible] hand. Although they handle, in large quantities, all the best wool cns and tailors' trimmings, still Canadian tweeds receive close attention, and [illegible] with great vigour. Messrs. Hutchison, Dignam & Nisbet are the sole agents in Canada for J. W. Richardson, Sons & Owdens (ltd.) of Belfast, the world renowned [illegible] goods, Currie, Lee & Co. of New Scotch tweeds; R. Pringle & Son, of Hawick, Scotch [illegible] Jerseys; David Moseley & Sons, Manchester, tailors' trimmings, and [illegible] S. Munton & Co., Birmingham, [illegible] the principal dry goods [illegible] Mr. E. [illegible] Mr. Hutchison, Montreal, Mr. [illegible] and J. Dignam and Mr. R. A. Nisbet. All are experienced [illegible] Each member has been many years [illegible] with the [illegible] and importing [illegible] together, and [illegible]

[illegible] W. P. Howland & Co. [illegible] commission merchants in grain and flour. It is now [illegible] years since the inception of the business, when, in [illegible] W. P. Howland, C.B., K.C.M.G., and L. A. Lillie, Esq., two [illegible] well and favorably [illegible] The firm [illegible] pied, which is situated at No. 41 Yonge street, [illegible] four storey building covering a ground area of 30 x 200 feet. [illegible] probably one of the finest suites in the city. The [illegible] large and lofty and well lighted through fine plate glass windows. There are a set of sub offices on the next floor, the rest of the building being utilized as storage for the [illegible] Toronto has now a large and flourishing [illegible] commission merchants in flour and grain, their [illegible] to every part of Canada. Sir Wm. P. Howland, C.B., [illegible] prominently in business [illegible] for the last half a century, and, although advanced in years, is still [illegible] and energetic in attending to the various enterprises which he is interested. Sir William is at present President of the Ontario Bank, the London and Canadian Loan Company, and the Confederation Life Association, three of the most prominent of Canadian institutions. He is a native of the United States, having been born in New York State, but is now the respected and popular representative of the most loyal subject of Her Majesty [illegible] today than Sir Wm. P. Howland. Mr. Lillie is most devoted to business in the pursuit of which in his days the greatest activity and energy. He was born in New Brunswick, [illegible] Toronto and Montreal for the last eighteen years. He is member of the Board of Trade and [illegible]

MISS S. MCCATTHEY, Dealer in Staple and Fancy Dry Goods, Millinery, etc., 362 Queen street west. The [illegible] the well and favorably known dry goods house of Miss S. McCathey, of 362 Queen street west, [illegible] successfully before the public for years exceeding a quarter of a century. Its standing evidence of its reliability and [illegible] worth. The premises now occupied are eligibly [illegible] and are suitable and commodious, being 72 x 16 [illegible] dimensions, and fitted up throughout with every requisite [illegible] this important branch of trade. The handsome plate glass windows are always tastefully dressed with simple [illegible] and fancy dry goods, millinery, etc., and are sure to attract the average foot passant along Queen-street west. [illegible] visitor to this store would on entering be by no means disappointed, for the interior is even more pleasing, the shelves and counters, plate glass show cases, etc., being choicely stocked and neatly arranged, a perfect system prevailing throughout. The stock carried is large and embraces, besides millinery of all kinds in the latest styles and newest fashions, dress goods in great diversity, ranging from the finest velvet or silk fabric to the plainest print or muslin, cottons, woollens, linens, ladies and gent's furnishings, laces, ribbons, and fancy goods in general. Dress and mantle making is done on the premises, as many as eight assistants of experience and trade being continually employed. Perfect fitting garments are guaranteed, and all goods are warranted to be just as represented. Miss McCathey is highly esteemed by all who know her, and is a first class business lady and an admirable [illegible] in her particular calling, [illegible] mantle maker, stands pre eminent

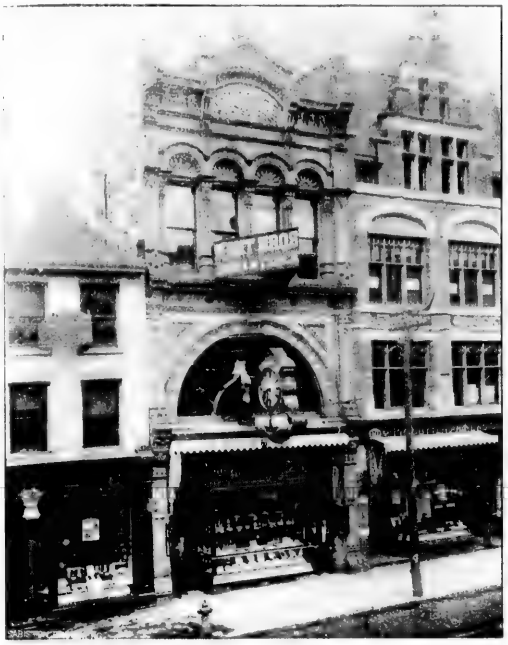
OFFICES OF THE TORONTO GLOBE.

[illegible] Toronto. The [illegible] that [illegible] Canada, [illegible] far from its birth place [illegible] Government and made [illegible] was strongly opposed, it [illegible] opinions the [illegible] toward the opening of the North West, then, under the administration of the Bay Company; meanwhile [illegible] of the Maine Liquor [illegible] the Scott Act, [illegible] long time. Combined [illegible] hobby in which it and Liberals; thus was the [illegible] Pacific Scandal, and throughout, it [illegible] the front of public [illegible] truth, [illegible] the [illegible] and all popular journal, one must go back to the year 1844. It was in the opening of this year that Mr. George Brown, one of the founders of the Banner, and a journalist of the highest attainment, gave up his connection with that paper and entered upon the public stage of the *Globe*, which has since became the leading Reform paper of Canada. The first issue appeared on the 5th of March and consisted of a four page paper of six columns to the page, published every Tuesday at one pound ten shillings. In addition to the usual weekly, an extra called the "Globe and Banner Extra" was issued on the arrival of the English mail, for there was no cable in those days, and news used to travel. The New York mail was only received once a week. The first paper was remarkable for the *Globe* prospectus, which gave the line of future policy to be followed. The following is taken from this paper: "The *Globe* will therefore strenuously support the party which shall advocate the measures believed best for the interest of the country. In doing so, care will be taken to avoid all misrepresentations of opinions of political opponents and to [illegible] the utmost courtesy to all contemporaries. The cause we plead is not the cause of party—the battle which the Liberals of Canada have to fight is not the battle of party, but of constitutional right against the undue interference of executive power." Again the announcement of the formation of the "Reform Association" was made in this, the first issue, giving the names of the officers and the constitution of the body. The rapid growth in the circulation of the *Globe* brought about a semi weekly issue of the paper in 1849 which three years later was followed by a tri weekly. About this time Mr. Brown published at London another newspaper, called *The Western Globe*. The issue of a regular daily did not take place until the fall of 1853. At this time Mr. Brown was a representative in Parliament and in opposition, a Government nominally liberal under Mr. Francis Hincks being in power, while Messrs. Baldwin and Lafontaine had retired from public life. The year 1848 saw the return of the Baldwin ministry, pledged to the secularization of the clergy reserves, which was left untouched from session to session. The *Globe* continued to fill its policy as a Reform paper in awaiting for action on this and other matters, at the same time upholding the Government. March 11th, 1851, was marked in the *Globe* by an editorial, positive and forcing, in which the Government was denounced, but exonerated from all charges of corruption. In the month of October following, the leaders resigned, being followed by Messrs. Hincks and Morris. On the 1st of October, 1853, the first issue of the *Daily Globe* was made, the office being removed the same day to the old Commercial Bank Building, at 23 and 25 King street West. It was the same size as the tri weekly, but was enlarged in the early part of 1854. The Bank of Commerce now occupies the site of these offices, the old building being decidedly English. Built of brick, stone front, it had a height of four storeys, and three arched entrances. At first the *Globe* occupied only the western portion of the building, but in 1860 it occupied the entire structure. The business offices were on the first floor, as well as the accounting department; on the second floor the composing and editorial rooms, while the job office took up the fourth floor. Ten years after taking possession, removal was made to another building on King street, which lately disappeared, having been occupied for many years. Mr. Brown, as chief of the *Globe*, for many years advocated almost single handed in its columns the opening up of the North West, and proposed in 1855 supplying Lake Winnipeg and the Saskatchewan River with steamboats, and most of all he urged the annexation of the North West Territory and the "incorporation of the Hudson Bay Territory of Canada." During twenty years, he clung with great tenacity to this question, being almost laughed at by his contemporaries, and having an inveterate enemy in the Company, which circulated the report that it was only of value as a hunting ground. Commissioners and correspondents had at various times been sent by the paper through this boundless country, who had invariably reported most favourably upon its future. Another crusade led by this journal is that of temperance, the issue of January 4, 1855, having a criticism upon the attack made by the *Leader*, the Toronto Conservative organ of the day, on the Maine liquor law and during the Dunkan Bill struggle. A firm stand was also taken in the Scott Act, while commissioners were sent to watch the working of the Maine liquor law and the Scott Act in the Maritime Provinces. Ever the firm friend of moral reform, the *Globe*, was foremost. October 20, 1864, was marked by the removal of the paper to their new offices on King street east, the building being partly a testimonial to Mr. Brown, from his admirers in the Liberal ranks. The movement in this matter was started as early as 1858, Messrs. Wm. McMaster, John McMurrich, W. P. Howland, John Macdonald, Samuel Spinell and Wm. Henderson being selected as a committee to select the site and carry out all the necessary arrangements. This, the second home of the *Globe*, is probably well remembered by Torontonians, and from the balcony which projected from the front of the building at the second storey, Mr. Brown often addressed his constituents. Every part of this structure was linked with many fond reminiscences of the past, so that when it gave place to other buildings it was with many regrets. The *Globe* was foremost in upholding the scheme of coalition government towards Confederation, and continued to hold its position as the leading paper of Ontario. It was this draft which eventually made up the greater part of the British North America Act. The next item of note was the withdrawal of Mr. Brown from the ministry, and following his defeat in 1867, in South Ontario, his retirement from parliamentary life. Until 1872 the Macdonald Government was closely watched by this journal, and George Brown now devoted to the editing alone, and ably seconded by his brother, Gordon Brown, Mr. Dymond, and other prominent writers attacked the Federal parliament with vigour and brilliancy. Numerous were the charges brought against this power, and so well upheld, that the course of public feeling was entirely changed, and the Liberals were victorious, though the Conservatives held the majority in the House, chiefly from the use of Sir Hugh Allan's money. Next in order was the publication of the Pacific Scandal, throughout which the *Globe* took a firm stand, and this time roused the opinion of the press to such an extent that the Liberals were returned to power. These scandals were marked by Mr. McMullen's and Hon. L. S. Huntingdon's statements in the Commons, followed by Sir John Macdonald's denial, the refusal of the parliamentary committee, the retreat to a Royal Commission.



OFFICES OF THE TORONTO GLOBE—INTERIOR.

[illegible] Though all this the *Globe* fought with great vigour and [illegible] election that followed the Macdonald Government was driven from power. The year 1880 brought to it a number of changes. On March 25 Hon. George Brown was shot [illegible] by a disgruntled employee named Rowe. The wound did not seem to be serious one, but Mr. Brown never rallied from the shock, and died in the early part of May. Mr. Brown had soon after Confederation called to his assistance in the management of the paper certain prominent Liberals who had been formed with him into a company. At his death his brother, Mr. Gordon Brown, was placed in the editorial chair. On the first of July the old blanket sheet gave place to its present modern [illegible] form. Mr. Gordon Brown, who had taken a very active part in the editorial work of the *Globe* since 1869, remained editor-in-chief until the latter part of 1882, when Mr. John Cameron, of London, the late manager, was appointed. The present officers are Robert Lafray, president; C. A. Taylor, business manager; J. S. Willison, [illegible]; and James Watt, secretary. The *Globe* building as it now stands is a beautiful structure, both externally and internally. Designed by the well known architects of this city, Messrs. Elliott & Knox, the building is of Elizabethan style. The walls are of Portage Entry red sandstone, and a [illegible] extending nearly the whole width of the building, gives it the appearance of greater breadth than it actually possesses. Above this arch appears the name "Globe" carved most elaborately in stone. The handsome portal approached by a wide flight of marble steps, and a large semi-circular window containing three lights of bent plate glass, are most attractive features of the front of the building. The windows in the building are all large, affording plenty of light, and on the the Yonge McNab's corner [illegible] and surmounted by a flag staff. The building having a North light along the whole side, is admirably adapted for the work of writing, typesetting, etc. There are are freight and passenger elevators, fire escape of the most improved design. One of the uprights of the ladder is a water pipe which has hose attachments at each flat. The Toronto Lithographing Co. take up about one half the space in the building, as no daily Newspaper in America would require such floor space. Taken all in all the Globe building both in an exterior and interior point of view is a model of a Modern Newspaper office, and as such is unsurpassed in this Country, and seldom equalled in any other. The Business Department of the Globe, as it stands to day, cannot fail to give a deep and favourable impression as a sample of the convenience, and artistic elegance of the whole interior of the great building. Entering the main door the visitor finds himself in a great lofty room, handsomely decorated in tasteful tints and lighted along one side by large plate glass windows. The counters, like the rest of the fittings are of cherry, beautifully polished, and so placed as to give ample space to the desks of the bookkeepers and others as well as the public. This place besides being the department where all business is transacted, is also the head-quarters of a host of agents four all over the country, city and travelling agents, and of regularly established offices in London, Eng., and the large Cities of the United States and Canada. Such an office was never more needed than at the present, the business being greater and the increase more rapid than at any previous period of its record. The offices are so arranged as to afford the greatest convenience and facilities for transacting business. They consist first of the business manager's room which faces Yonge street, and a handsomer or more well appointed office cannot be found in Canada, the large semi-circular window, with its light of bent plate glass, being highly ornamental in itself. The fittings are of cherry so the furniture rich and in perfect taste. The principal article of furniture is a fine cherry desk, built specially for the [illegible] the Globe Manufacturing Co., of Waterloo. Other [illegible] of the furniture was made by the W. B. Rogers Sons Co. The [illegible] adjoining room which is well lighted and neatly furnished. Then come the advertising agents, and the Secretary Treasurer's rooms. In the outer office are the [illegible] subscription Clerk, the [illegible] where [illegible] the advertising [illegible] receipts, with [illegible] the subscription book keeper, the weekly and Daily Mail [illegible] department. [illegible] feet long by 24½ feet wide. Ascending by the [illegible] which is at the south west corner of the room, you come to the editorial department which is pleasantly situated [illegible] fourth floor. The rooms open off a long and lofty [illegible] the walls of which are of light grained wood. There are those of the editor-in-chief, and one of the leader writers, off which is an ante room for the convenience of callers, the sub editor, city editor, and "local room," where city items originate, the sporting, exchange, and telegraph editor, the commercial editor, the artist, the office telegraph operator, and another editorial writer, while the last two rooms is that of the "more sinned against than sinning" proof readers. On the opposite side of the hall are the library, tile room, etc. On the top flat is the composing room, from the windows of which facing North one can procure a fine view of the city. All this flat is taken up by composition, except one end, which is devoted to the stereotyping department. Thirty five hands are employed as compositors on the night staff, with accomodation for twenty if needed. The night foreman is in charge here while the paper is being produced. The room is lighted throughout, as are all the other departments, by electricity, incandescent lamps being over each frame. The foreman's desk is in the centre of the room, enclosed in a glass partition, the eight imposing stones he to the West of this, and at the far western end is the stereotyping department. The paper goes to press at 3 a.m., and shortly after [illegible] the work of mailing commences. The sorting [illegible] in the mailing department too [illegible] an immense amount of labour. It is a sight [illegible] waggons dashing down to the Grand special train on [illegible] days, when two waggons are employed [illegible] stated twenty page paper to the train, the paper piled up as high as the waggons will hold, and only by the greatest skill in driving can a "spill" be averted. The Grand Trunk [illegible] Early Bird." Extra cars are added at 6 p.m. every [illegible] town, and a train between Toronto and Detroit [illegible] the Saturday [illegible] boat before any other Toronto [illegible] and Hamilton receives it about the other days [illegible] mailed. Everything connected with handling the [illegible] finished at 6 o'clock. The evening [illegible] delivered to newsboys. The mailing room is [illegible] fitted, and table, tables, [illegible] and every [illegible] requisite for the sorting and mailing of papers, [illegible] excelled in any newspaper office. Adjoining the composing room is "Dick's Parlour," or in other words, the [illegible] where the subscriber's lists are kept. It is called [illegible] reason of the fact that the urgent machine used for addressing was invented 30 years ago by an American named Dick. The room in which the work is carried on [illegible] feet long by 20 wide, and is fitted up in most convenient style for the work in hand. On the ground floor are boilers, engines, presses, and other machinery. The [illegible] boiler, which is of 75 horse power, was built by the [illegible] Iron Works Co., the second, of 100 horse power was [illegible] by the Waterous Engine Co., of Brantford. Either of the boilers is sufficient to drive all the machinery in the [illegible] but neither of them is required, except in case of emergency, electricity, furnished by the central station, [illegible] the necessary power. At present the boilers are only used for heating the building, one of them being quite [illegible] for the purpose. The press room is 60 feet long by 24 [illegible] wide, and is well lighted from six large windows. The machine nearest the door is a paper damper. The new paper presses occupy the centre of the room, and are the same that have been in use for the past ten years. They are of the Bullock pattern, one double with a capacity of 14,000 eight page copies an hour, and the other single with a capacity of 12,000 copies. There are also two Cottrell presses for circular work, and a large Campbell flat bed press also for office work. A fold ng machine also stands near at hand. The shafting is of the best, and is furnished with the Dodge Wood Split Pulleys. Power and lighting throughout the building is furnished by electricity, the large steam engine of 75 horse power lying quiet and motionless, while the new, and as yet imperfectly understood mighty power does the work with cool and light fantastic ease. There are eleven electric motors, which are placed at the far end of the building from the silent engine. On the third floor are five small two horse power motors, so small that they actually rest on shelves on the posts, near the ceiling, and drive the many presses of the Toronto Lithographing Co., there is also a seven and a-half horse power motor which runs the elevator, and a small one is in use in the stereotyping department. The *Globe* is issued every morning except Saturday, when a special illustrated edition is issued. On Wednesday the *Weekly Globe* and *Canada Farmer* are issued together. The daily is 8 to 12 pages, the weekly 16 pages, Saturday edition 20 pages. The daily has now a circulation of 23,500, and the weekly a like amount. Such is the great Toronto *Globe* of the present day, a monument of mighty journalistic and business enterprise, and a power in the land.



ESTABLISHMENT OF KENT BROS.

ESTABLISHMENT OF H. P. DAVIES & CO.

KENT Bros., Watchmakers and Jewellers, 168 Yonge street.—Everyone who has been in Yonge street must have noticed the well known sign of the Indian clock which distinguishes the establishment of Messrs. Kent Bros. The quaint figures which strike the resounding bells [illegible] the different hours of the day have proved a decided successful mode of attracting the notice of the public to the store; and the excellent workmanship, incomparable quality of the goods and long experience of the firm have brought them a large and still increasing trade since the opening of their business over twenty three years ago. The Indian Clock Palace Jewellery Store is without doubt one of the finest in this line in this city. The building occupied is a handsome three storey structure, each flat being 22x150 in [illegible]. The ground floor, which forms the store and ware[illegible] is lighted by large plate glass windows which serve to [illegible] a most beautiful and fascinating display of watches and jewellery. The attractive selection shown in the window give [illegible] and idea of the immense stock within. Large glass [illegible] over the counters and walls show to advantage the [illegible] jewellery, diamonds and other gems, silverware [illegible], while around the store in elegant display may be seen [illegible], bronzes, statuary, fine leather goods, opera glasses, [illegible], French china, etc. Messrs. Kent Bros. manufacture [illegible] portion of their wares on the premises, and to [illegible] [illegible] workmen are employed [illegible] All orders are undertaken and [illegible] promptitude, and the work can be thoroughly [illegible] The proprietors are Messrs. A. & B. Kent, [illegible] and whose interests are [illegible] with those of the city in which they [illegible] and in which they have built up a [illegible]

H. P. DAVIES & Co., Dealers in Sporting Goods, 81 [illegible] Toronto. An establishment that has gone [illegible] as well as a trade that extends to every part [illegible] among the men [illegible] this country, is that of Messrs. H. P. [illegible] Co., 81 Yonge street, dealers in sporting goods of [illegible]. The business was first established [illegible] 1880, removed to Yonge street in the fall of [illegible] occupied the present premises since the spring [illegible]. They are splendidly situated in the very best [illegible] the city, and comprise a large store and ware[illegible] 120 feet in dimensions, having four flats, all of [illegible] occupied by the firm. The 4th floor is used [illegible] room, the 3rd as a packing room, where several [illegible] are busily employed in crating machines for shipment. The [illegible] floor is occupied as a wholesale salesroom for [illegible] supplies, as well as the knitted goods manufactory, where several girls are constantly kept employed in making up all varieties of athletic uniforms and jersey [illegible] goods. On the ground floor is the retail department [illegible]. In the fall of 1891 the firm, always on the alert for opportunities of extension, entered into the gun and fishing tackle business, which has proved a valuable adjunct to their special lines. In addition to this store the firm have a factory in the rear, splendidly fitted up and equipped with machinery of the latest and most improved design, run by electricity. Here machines are manufactured and repaired under the superintendence of Mr. Percy A. Bath, a member of the firm. The offices are situated at the further end of the store, and are fitted up with every requisite for successfully carrying on the business, including telephone connection. Owing to increasing business the firm have been obliged to take in two new rooms in adjoining premises for the manufacture of gymnasium supplies, including the famous Narragansett Home Exerciser or Chest Machine, the use of which device is of incalculable benefit in developing the chest and muscles generally. The firm have purchased the patent for the latest invention in bicycle saddles that completely displaces the "Garfield," which they have been manufacturing for the past two seasons, and the new "saladee" will be found the best and most comfortable bicycle saddle in the market. Every employee is experienced in his own department, and only the very finest class of work is turned out. In the store may be seen sporting goods of every conceivable description, among which may be mentioned [illegible] bicycle tool which a particular specialty is made of the "Bridge," manufactured by the oldest and most reliable firm in the world, lawn tennis, cricket and baseball goods, foils, boxing gloves, croquet sets, gymnasium apparatus, including the great specialty, the home exerciser, guns, ammunition, fishing tackle, camping outfits, [illegible] canoes and paddles of the best manufacture, snowshoes, skates, and, in fact, the immense stock carried embraces a complete assortment of goods known under the comprehensive head of "sporting goods." Mr. Davies goes to England once a year in the interests of the firm, and is thoroughly conversant with all sporting matters, both at home and abroad. He is also a well known supporter of the national game of lacrosse in this city. The firm give 22 [illegible] constant occupation to employees, besides 3 travellers, and their business extends from Montreal and Halifax to Vancouver. Owing to the rapid increase in their western trade they have found it necessary to establish a branch house at Hamilton, where their patrons can always find a complete stock to choose from, and customers ordering from this branch can rely upon every attention. Parties ordering goods by mail can do so with as much confidence as if they were to [illegible] choose for themselves. [illegible] particular attention is given to orders of this nature.

ESTABLISHMENT OF H. P. DAVIES & CO.—INTERIOR.

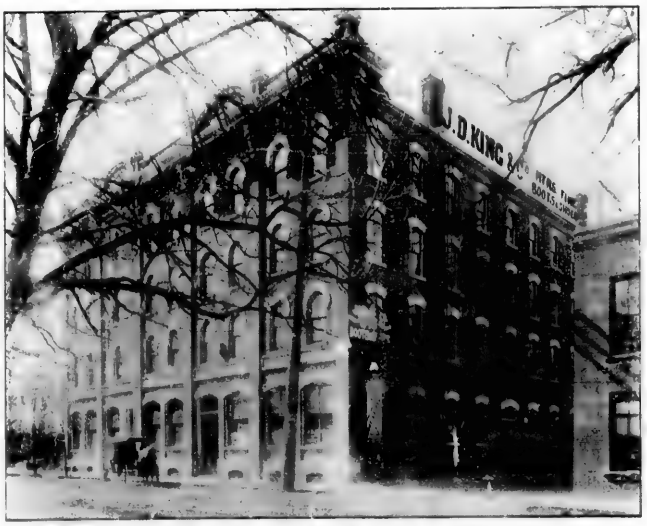
CANADIAN BANK OF COMMERCE BUILDING.

CANADIAN BANK OF COMMERCE. Capital paid up 0,000; Rest, $1,000,000. In no country in the ne banking institutions more highly esteemed or do y a greater part in promoting the general prosperity ution, than in Canada, and that it is possible to his statement is due in a large measure to the assis ndered in the development of the natural resource- ness of the country by the Canadian Bank of Com This institution has ever been foremost in fostering ate business enterprises, and to-day stands in the nk of the banking houses of this continent. The Bank has a history which dates back to the era of Con on, at which time it was founded by the late Senator W. McMaster, with an authorized capital of $1,000,000. The stock has been increased from time to time and now at $6,000,000, with a reserve fund of $1,000,000. deposits which were $1,392,480 at the end of the are now over $17,000,000. The Bank has 47 in Canada, and an agency in New York, and has ts and correspondents in the chief money marts of rld upon which its letters of credit and bills of ex are drawn. At the time the first annual statement the assets were $2,207,084, and now they amount $27,530,884. In 1880 the bank moved into their new and ss quarters at the corner of King and Jordan which were designed by R. A. Waite, of Buffalo, rected at an expense of $350,000. The building is ing in appearance and in style is that of the nized Italian Renaissance, its whole architectural com ing at once dignified and pleasing. It is built of own sandstone, its massiveness being relieved by hisel work and other tasteful ornamentation as well bundance of window light. It has a double al asymmetrical corner tower with a frontage both Jordan streets. The interior is spacious and are rich and effective. All the most rangements and conveniences have been intro nd the structure is considered the handsomest bank in the Dominion. The latest acquisition in the new has been the opening of a Savings Department, for lack of room, it was impossible to do before s may deposit in amounts as low as one dollar, and terest at current rates. The Savings Department side of the main banking hall, and quite distinct latter, its offices being fitted to the needs of those ing to mingle with the throng in the banking wish to do private business. In addition to the banking room and adjoining one for the officers, he 32 bright, modern and well ventilated offices, ed to first class tenants; and in the basement are ts of the most approved design. From the organization the Canadian Bank of Commerce nced steadily in the estimation of the business pub en of the greatest service to the industrial and ests of the country. The Bank has a strong, and possesses in Mr. B. E. Walker, the general , a banker of great ability and extensive experience. lowing men of gentlemen compose the Board of Directors: Geo. A. Cox, President; John L. Dewson, President; Jas. Crathern, W. B. Hamilton, John Hoskin, Q.C., LL.D., Robert Kilgour, Mathew Leggat and Taylor.

FETHERSTONHAUGH & CO., Patent Barristers, Solicitors Mechanical Experts, Engineers and Draughtsmen, Canadian Bank of Commerce Building. Telephone 2580. This age is characterized by being one of invention, in fact the nineteenth century shall ever stand prominent in the history of progress age in which the mechanical genius of man evolved many w discoveries. Desiring to record for the benefit of business men and the general public a brief review of the representative commercial and professional houses of Toronto, it is fitting that Messrs. Fetherstonhaugh & Co., the ent barristers, solicitors and experts in Canada, d receive special notice. These gentlemen are accomplished engineers and draughtsmen, and possessing a wide professional, as well as a mechanical knowledge of patents new contrivances, they rank as the foremost patent ers of the times. The following article, contributed by Mr. Fetherstonhaugh, the head of the firm, speaks eedily of his ability and the wide scope afforded in Canadian patent work. We quote it almost precisely, as whole, it is a most important and valuable history of for the benefit of all people. "The origin of letters for invention dates as far back as the statute of monopolies the reign of James I., by which statute exclusive given to the first and true inventors of a new time, for a term of 14 years, provided it was not y to law or mischievous to the state. A patent for invention is not, under our law, nor indeed under the England, or any foreign country, at the present day, ant of a monopoly in the sense of the old common law, grant by the Government to the originator dis or inventor of a new and useful art, machine, manufacture, composition of matter, or any new and useful improvement thereon, the exclusive right, for a term of years, making the invention. The consideration for which patent is made by the crown is the benefit to society to upon the invention, which benefit is conferred upon the public by the inventor; first by the continued practice of the invention under patent; second, by the practice of the invention, or the opportunity to practice it, which becomes property on the expiration of the patent. The history in Canada begins in 1824, when the first patent ed on June 8th to one Noah Cushing, of the city for a washing and fulling machine. From that up to the year of the confederation of the provinces, was only 1,806 patents issued, and these comprised the issued by each of the provinces or colonies, which before that period had a separate patent act of its own. Since Confederation, however, a great increase has been made in the number of patents taken out in Canada, nearly 40,000 patents being issued since then. Our valuable manufacturing, lumbering and mining industries, fostered and protected by the National Policy, have in a large measure stimulated the progress of inventions in this country, and it may safely be said that the sons of the fair Dominion have produced inventions the importance of which is in no degree inferior to those of our neighbours to the south of us. Such is the enterprise of Canadians, that patents for important inventions are now being taken out by them, not only in Canada, United States and England, but in the various colonies of the Empire and many foreign countries. Patents are granted in Canada for a term of fifteen years. The first Government fee is twenty dollars, which fee protects the invention for five years; and further fees of $20.00 for each succeeding 5 years being requisite in order to protect the invention for a full term. It is therefore necessary to pay the first fee in order to obtain the patent, and the subsequent fees in order to keep it alive the full term. Two other requisites are necessary in order to keep the patent alive, namely, the article covered by the invention must be manufactured within two years from the grant, and it must not be imported for more than a year. Specifications drawings and models are required to be sent to the Canadian Patent office, before a patent will be granted and such is the importance of having inventions thoroughly covered in order to protect the inventor from infringement, that special experts are employed by inventors so that their applications may be prosecuted to a successful issue before the patent office. It is essential that men having a legal as well as a mechanical experience should be employed." As we said before the article speaks for itself and we wish to add, that there is no more frequent source of patent litigation, than those patents, applications for which are prepared by inexperienced practitioners. Therefore, as Messrs. Fetherstonhaugh & Co. are the only patent barristers in Canada who possess that necessary legal and mechanical skill, being a unique combination of engineers, draughtsmen and barristers, and whose practice is wholly devoted to preparing and prosecuting applications for patents, and acting for patentees, in case of infringement, it is axiomatic that an inventor in employing them reaps the two-fold advantage of their legal and mechanical experience, and if necessary they defend the case before the courts. The important functions of such solicitors are not generally known, but to the inventor they are indispensable. This firm pay particular attention to electrical inventions, and as there is no power in nature to supersede electricity, this is a point of the greatest importance. When it is remembered that scarcely a month passes but some fresh discovery in mechanics, some contrivance entirely new, testifies to the spirit of the times in which we live; and that inventions of any value whatever until secured by a patent must not be paraded, as they would quickly be copied and utilized by the covetous, a patent barrister becomes an individual of importance. Messrs. Fetherstonhaugh & Co. are widely and favourably known, and understand thoroughly the requirements in each case; they prepare all documents, and carry through all negotiations, securing for the inventor the exclusive right of his invention. They secure patents in all parts of the world and give valuable professional assistance in obtaining American and European patents, preparing specifications and drawings, searching as to novelty, caveating, reissuing and extending of patents, arguing rejected applications, preparing assignments and licenses, advising on validity, scope, and infringements of patents and registering trade marks. Personally, Mr. Fetherstonhaugh is a young man of varied and extensive acquirements; he is popular in social and business circles; his social qualities, high standard of professional accomplishment, sterling integrity, having their due effect, and it is needless to say he retains the good will and respect of a host of friends.

C. H. DUNNING, Butcher, 387 Church Street, Toronto. The trade of butcher is a most important one and largely affecting the general interests of the community at large. The greatest care has always to be taken by dealers in meat to secure for sale nothing but perfectly sound goods, for as meat is one of the principal articles in the diet of most people. Mr. C. H. Dunning is one of the longest established dealers in this line in Toronto, having commenced business in 1857. For the past thirty four years he has ably conducted his extensive trade which has largely increased until at the present it compares favourably with that of any other dealer in the town. His premises are extensive, being 17 x 60 feet in dimensions, and are fitted with all the necessary equipments, forming, in fact, a model of cleanliness and neatness, and a credit to the city. He keeps always in stock a very fine selection of beef, mutton, pork, and other fresh and salt meats, poultry, fish, fruit and vegetables in season, butter, eggs, canned goods, etc. Mr. Dunning makes a specialty of cured meats having a reputation for keeping the best in this line in the city. He has especial facilities for buying and of these his customers reap the benefit in his low prices. A plate-glass window lights the store and gives a view of the interior. Three competent hands are employed and orders are executed and delivered with the utmost promptitude. Mr. Dunning is a gentleman of keen business ability, thoroughly comprehending every branch of his trade, and highly esteemed by all who know him.

J. D. KING & CO., Manufacturers of Fine Boots and Shoes, 122 and 124 Wellington Street West. Established 1870. This one price house manufactures a large line of boots and shoes and is the leading house for style, quality of material and workmanship. They have studied prices and have succeeded; bringing out the newest and most fashionable goods in the latest styles and all of solid leather. Their boots and shoes are worn by an enormous number of people with every comfort. This has been accomplished by recognizing that there is a great variety of feet; that one width will not fit all. Therefore they are making men's in four different widths and half sizes, boys' in three, women's in two and half sizes, actually in different widths on bottoms and different measurement on lasts. This necessitates a multiplicity of lasts, patterns and dies, but the people want them and are bound to buy the boot that fits smoothly, gives comfort and is of the latest fashion. They make all kinds; hand sewed, Goodyear sewed, McKay-sewed, standard screw wire, hand-sewed turned, Goodyear sewed turned and pegged. They keep a large assortment of all kinds constantly on hand, and can fill orders immediately, therefore rendering it unnecessary for their customers to hold large stocks; an undoubted advantage to the retail dealer. They stamp all their own goods and are responsible for their genuineness.



ESTABLISHMENT OF J. D. KING & CO.

TORONTO ATHLETIC CLUB HOUSE.

VIEW No. 1.

VIEW No. 2.

VIEW No. 1.

VIEW No. 2.

VIEW No. 3.

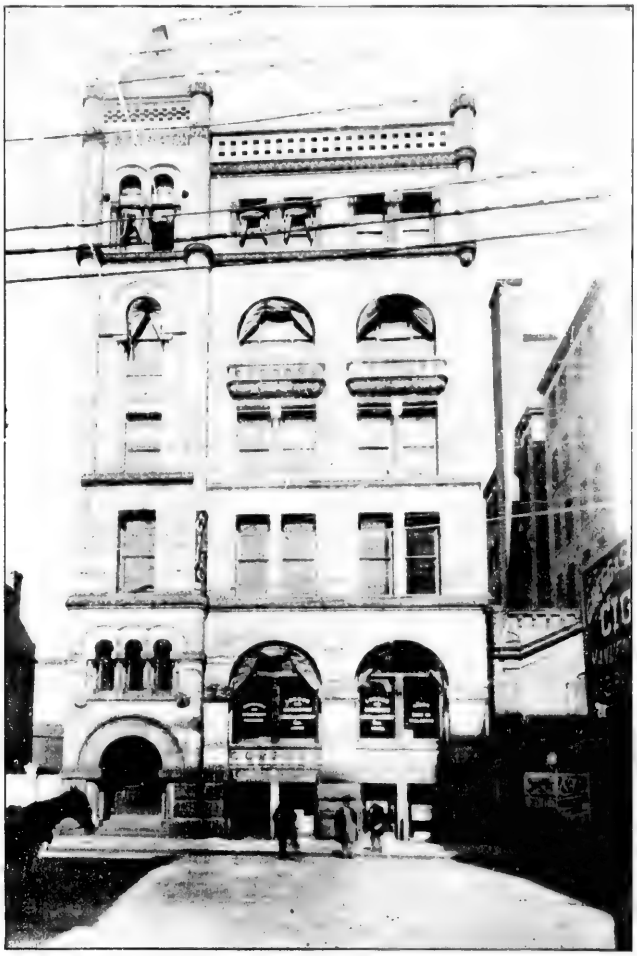
Mr. [illegible], and gives the members the run of the club. Lady [illegible] is [illegible] for at $5.00 per annum, without en[illegible] and it is proposed to have two ladies' lawn days [illegible] week and to let the ladies have the sole use of the [illegible] and baths for two mornings in the week, when the [illegible] are all at their work. In a city of 200,000 in[illegible] with a constant influx of young men engaged in [illegible] it should not be too much to expect a mem[illegible] of 2,000 active and 250 non resident members, a state [illegible] which would insure a good dividend to the shareholders, paying all running expenses. The restaurant is [illegible] as good as that of any club or professional [illegible] in the city, the intention of the promoters being to provide for the young men of Toronto an athletic home and club superior to anything of the kind which has been heretofore attempted in Canada, and it is not to be wondered at that already there are over 1,000 members. A much less expensive scheme might be carried out with less trouble, but the promoters are quite confident they are correct in thinking that the ever growing importance of Toronto demands a plan rather in advance than abreast of the times. Thoroughly competent instructors will of necessity be secured to teach in each branch of physical culture. The architect promises to have the building ready for the opening ceremony before Christmas, and Toronto will then have what it has for many years needed—an athletic club, perfect in every respect.

PROF. FRANCIS J. BROWN, President of the Delsarte College of Oratory.—Prof. Brown graduated with honors from the "National School of Elocution and Oratory," Philadelphia, in 1880, and while there, was the favorite pupil of the president, James E. Murdoch, who was not only a famous actor but enjoyed the enviable distinction of being

PROF. FRANCIS J. BROWN.

the greatest "Shakesperean reader" in America. The following year he went to Boston, and took a course in the "Murdoch School of Dramatic Art," and while there had many opportunities for displaying his remarkable histrionic powers on the stage. He also spent considerable time visiting the other schools of elocution and taking note of the merits and defects of their systems. After completing his course here he was appointed to the chair of professor of oratory in the State Normal School, West Virginia, which position he held for nearly two years, and his exceptional success as a teacher secured for him, when leaving, the highest testimonials from both faculty and students. While in Virginia he, together with Prof. Mountcer of London, made arrangements for holding a summer school of elocution at Grimsby Park, Ontario, with the intention of afterwards founding a permanent school in Toronto. A very successful summer session encouraged them to do so, and the "Ontario College of Oratory" was established. During the first year over fifty pupils were enrolled, five of whom were graduated. Besides the work carried on in Toronto he lectured once a week in Victoria University, Coburg. Towards the end of the first year the partners decided to separate, as they did not agree in regard to the system of instruction. Prof. Brown bases his system on the "Trinity of man," and adheres closely to the principles laid down by the Shakespeare of elocution, Francois Delsarte. He departs away from Delsarte, however, in the teaching of gesture, and has evolved an original method, which enables him to deduce to a science that for which no other teacher has yet been able to discover, more than general principles, which necessitates leaving gesture to the impulse of the moment. But he made an even more original and important discovery in regard to the proper placing of the vowels, which, when thoroughly mastered, makes monotony in reading and speaking an utter impossibility. The encouragement which Prof. Brown received from his pupils induced him to establish a school of his own under the name of the "Delsarte College of Oratory," being well entitled to use the name of the great founder of elocutionary principles, since he himself is such an admirable exponent of the Delsarte method of teaching, and is the acknowledged possessor of one of the finest voices to be heard on the American platform.

LAWSON & WILSON, Bookbinders and Manufacturers Stationery, 44 and 46 Lombard street. Bookbinding is an important branch of commercial industry, for in order to preserve books for any length of time it is absolutely necessary that they should be substantially bound. This work is undertaken by Messrs. Lawson and Wilson, of 44 and 46 Lombard street, whose excellent manufactures and superior style have given them a high reputation. Their trade extends all over Ontario, and its success is due largely to the so-called adherence of the firm to those sterling principles of integrity, which regard [illegible] as the [illegible] of mercantile concerns. They have been established for nearly three years, and have built up a fast-growing connection. The premises are forty by ninety-five feet in dimensions, and are situated in close proximity to the Post Office and other public buildings. Steam power is used, which gives this firm increased facilities for conducting business. They manufacture all kinds of stationery and account books, making a specialty of bank books, envelopes, paper ruling, and law book binding. The firm give employment to twenty-five skilled hands, who are kept constantly at work throughout the year executing the numerous orders. The members of the firm are Messrs. J. M. Lawson and J. A. Wilson, who are highly esteemed in both social and commercial circles.

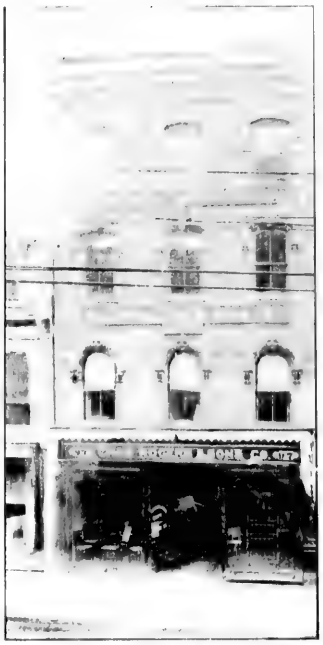


HEAD OFFICE OF THE LONDON AND CANADIAN LOAN AND AGENCY COMPANY, LIMITED.

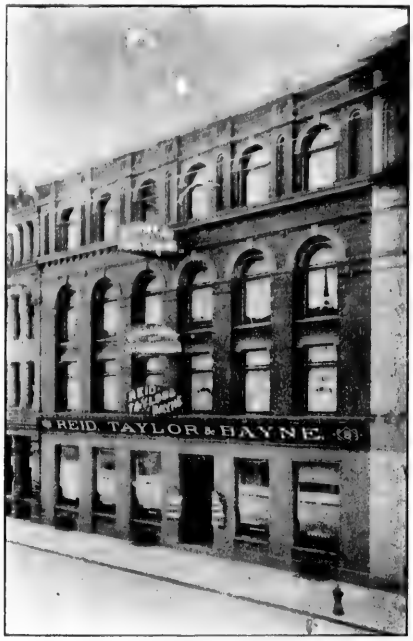
[illegible] AND CANADIAN LOAN AND AGENCY COMPANY, (Limited). Head Office, 103 Bay street. While steadily [illegible] centre of Canada, [illegible] the London and Canadian Loan and Agency Company (Ltd.), which commenced operations under special act of [illegible] Under the presidency of Sir W. P. Howland, K.C.M.G., C.B., with Col. Sir Casimir S. Gzowski, K.C.M.G., A.D.C., to the Queen, vice president, and Donald Mac Kay, Esq., Sir Donald A. Smith, Lorne W. Smith, Esq., Q.C., D.C.L., T. R. Wadsworth, Esq., C. F. Hagarty, Esq., Q.C., R. R. Cockburn, Esq., M.A., M.P., and Jas. Henderson, Esq., directors, its financial solidity and straightforward operations are vouched for. Like many other financial corporations of a like nature, it originated in the Queen City, [illegible] finding favour with the general public, it has not [illegible] Has in no wise been abused, for it still continues to carry on an increasing business in all parts of the Dominion. Out of a subscribed capital of $5,000,000, $700,000 have been paid up, while the reserve fund now amounts to $175,000. For the information of all interested in the [illegible] figures will not be omitted. During the year ending [illegible] 1891, when everything [illegible] the company and [illegible] prospects [illegible] The general [illegible] throughout the country [illegible] greater certainty. At the end of 1891 $8,452,000 [illegible] debentures and certificates, which, at the end of their financial year, August 31st, 1890, showed $3,398,875.64 [illegible] increase for the year of $54,000.38. Some [illegible] success met with that, after the usual disbursements, and the payment of two dividends of 4 per cent each, $15,000 have been added to rest account and $10,522.22 are carried forward to the following year. All assets are of the best and [illegible] liabilities and amount to $4,011,301.42, while the [illegible] profit is the sum of $78,700.82, a most creditable showing. Mr. Isaac F. Kirk, the respected and able manager of this influential concern, has now held this office for [illegible] years, which he succeeded Mr. J. Grant Jackson. [illegible] which he fulfilled his arduous duties [illegible] which proves his exceptionally knowledge of financial position is a systematic manager and excellent business qualities. At 103 Bay street the company's headquarters are located, in a magnificent building, which, rising to a height of six stories and having 55 x 60 feet dimensions, presents one of the sights in the city. White and [illegible] tastefully carved, enter largely into its construction, while the interior is laid out in a manner convenient [illegible] tastefully decorated. The whole of the first floor is occupied by the company, while the remainder are leased to [illegible] At 28 Castle street, Edinburgh, is the British office of bankers in London being the National Bank of Scotland, Ltd.; this institution, the Bank of Scotland, Glasgow, and the North of Scotland Bank, (Ltd.), Aberdeen, fill the same position in Scotland. In this country the Canadian Bank of Commerce, the Ontario Bank, the Standard Bank, with their branches, and the Imperial Bank in Winnipeg on their banking in Canada. Messrs. Howland and Arnoldi fill the position of solicitors to this concern [illegible]

F. J. WESTON & SONS, Wholesale Boot and Shoe Manufacturers, 7 and 9 Bolton avenue. The wholesale manufacture of boots and shoes, although more largely carried on in the Province of Quebec, is well represented in the City of Toronto, the goods manufactured here, having the deserved reputation of being of the highest grade produced in the Dominion. Among the foremost of the Toronto firms is that of F. J. Weston & Sons, which has during the past sixteen years carried on a continually growing business. A building, 40x70, owned by the firm, is used for the purposes of manufacture, located at 9 and 11 Bolton avenue, and, although in times past well suited to the requirements of their trade, is now so crowded that the firm find themselves considerably hampered from want of room. The late Mr. F. J. Weston was the founder of the firm, which has been since his decease in the hands of his two sons, Messrs. J. W. and F. O. Weston, both of whom are practical men of wide business experience, having full knowledge of the special line they manufacture, and are alive to the progress required to keep pace with the times and to provide for the needs of the public. The former superintends the manufacturing department, whilst the latter attends to the financial and outside work of the business. Another brother, Mr. Richard Weston, has the oversight of the office work, and yet another, Mr. Geo. Weston, acts as foreman in the cutting department. The factory is fitted with a complete line of modern shoe machinery, suited to the work performed. Travellers from the firm visit every part of the province, Manitoba, the North-West, and British Columbia, and goods are placed directly in the hands of the retailer from the factory, saving the profit often made by the jobber from the retail purchaser. The output of this factory takes foremost rank in the trade, and the care taken in selecting material and workmen is evidenced by the high grade of the goods produced and the appreciation in which they are held by the public. In this they compete successfully with the oldest and most widely known firms in the Dominion. Their reputation is most firmly established in ladies' and children's high grade shoes; these in machine sewed, rivetted and hand turns are known from Montreal to Victoria as the best the trade produces, and their assortment of styles and lasts in these lines is limited only by the requirements of the trade. This firm sell only goods of their own manufacture, and are the only firm in Ontario that do not handle lines of eastern make.

E. O. WESTON. F. W. WESTON.

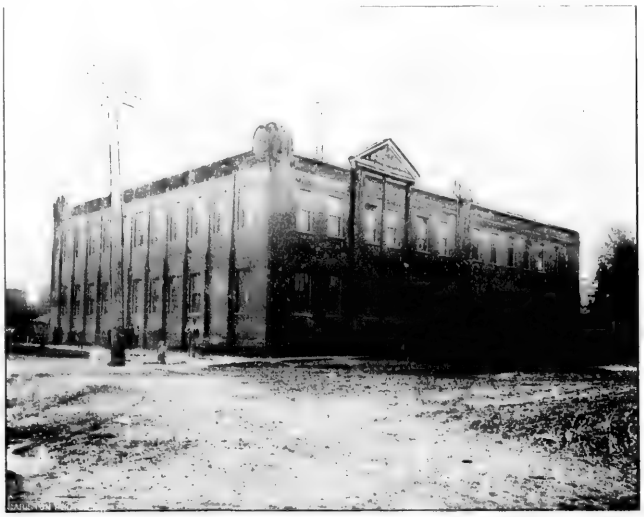


WAREROOMS OF CHAS. ROGERS & SONS CO. LIMITED

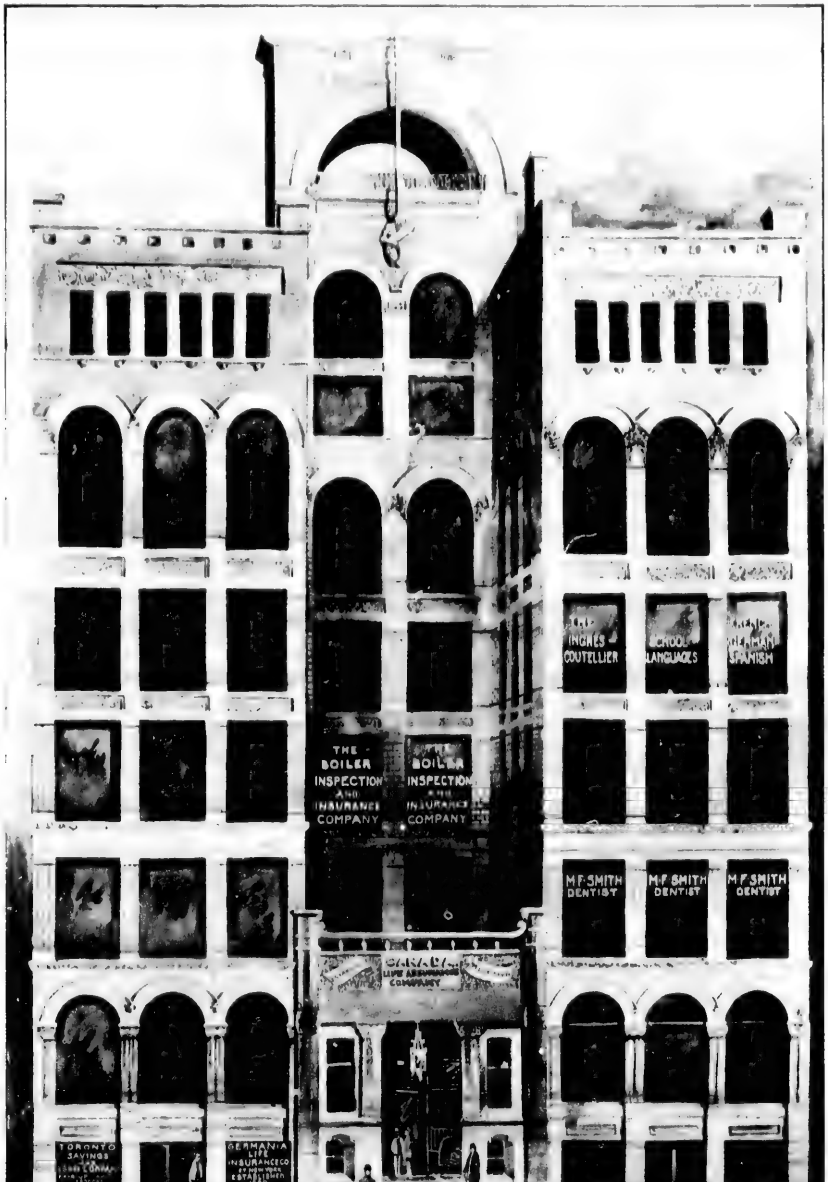


ESTABLISHMENT OF REID, TAYLOR & BAYNE.

[illegible] Mr. [illegible] Reid, Taylor & Bayne are [illegible] shapes [illegible] plus [illegible] wholesale trade. [illegible] Goods are shipped to all parts of Western Canada, from Halifax in the east to British Columbia. The members of the firm of Reid, Taylor & Bayne are, Mr. Charles Reid, Mr. Robert Taylor and Mr. Thos. M. Bayne, all of whom were for many years, previous to their establishment, connected with the wholesale millinery trade. Operating a strictly wholesale trade, they are also large importers from England, France, Germany and the United States. Having gained a high reputation over their trade area, every effort is [illegible] hold it by handling only goods of standard quality, [illegible] moderate prices. Each member is actively engaged in the business, while Mr. Reid is the representative of the house on the Board of Trade.



FACTORY OF CHAS. ROGERS & SONS CO'Y, LIMITED.



CANADA LIFE ASSURANCE COMPANY BUILDING.—(See next page.)

THE INGRES COUTELLIER SCHOOL OF MODERN LANGUAGES, Canada Life Building, King-street west. The proprietors of these schools have every reason to feel gratified in the success met with in almost two-thirds of Canada. The first institution of these schools dates from the year 1888, and the first of the series was founded in St. John, N.B. Messrs. Maxime Ingres and George Coutellier, who were then residing in New York, were invited to come to the Province of New Brunswick and establish a school in St. John, by the Chief Superintendent of Education of New Brunswick. This they did, and with such success that branches were opened in Halifax, N.S., Montreal, P.Q., Yarmouth, N.S., Brantford, Ont., Charlottetown, P.E.I., Kingston, Ottawa and Toronto, Ont., and Winnipeg, Man. Other branches are at Bangor and Calais in the state of Maine. The astonishing rapidity with which this organization (if it may be so called) has increased, is the most positive proof that the work carried on is held in high estimation by the general public. Formerly known as the Berlitz School of Languages, they are now known throughout the country as the "Ingres Coutellier," from the names of the proprietors. The languages taught at these institutions are English, French, German, Spanish and Italian, which are the most used to English speaking nations. In order to properly carry this work in a thorough manner a new system has been introduced and has been found to work like a charm. Almost every man of average education even has been taught French, but how much does he remember to-day? Simply nothing. This is due to the old system, whereby theory was too much used, the teacher himself not being sufficiently conversant with his subject. "The Ingres Coutellier" method comprises the two following points: 1st, Every language is composed of a vocabulary (the list of words used, and 2nd, Grammar (i.e.), the art of putting these wording properly together. Claim is made that the shortest possible means are adopted. The vocabulary is learnt in the same way in which children learn their own tongue, that is, without translations. Object teaching has followed by definitions, and through the context, besides many other ways with which teachers are familiar, it is proven that the entire vocabulary may be learned. This is done to allow the student to think in the language he is learning, and to such perfection is the method brought out in a few lessons he will name any object without hesitation. Familiarity is acquired, and the memory receives lasting impression, so that the student will never forget even the smallest detail. As secondary aids to help the memory and to teach the orthography, blackboards and reader are used. By continuous drilling in conversation, grammar is studied in practice from the very beginning, and students acquire that feeling in language called by the Germans "Spractgefuhl," the faculty which enables us to tell whether a given expression is correct simply by consulting our ear. To teach the pupil how to speak a language is always the chief object, writing it being considered only secondary in importance. Every effort is made to make each lesson entertaining. Of course the public must not imagine that the lessons are sufficient in themselves to gain perfection, for home study is also largely necessary. The teaching staff comprises men of thorough education and natives of the country whose language they are teaching. Thus a German alone teaches German, a Frenchman French, and a Spaniard Spanish. By this means those little peculiarities of expression and accent are thoroughly brought out. To make the art of teaching as complete as possible, lessons are given privately, in classes never exceeding more than eight individuals. Besides the regular course, other lectures are delivered, to which pupils have free admission. Special arrangements can be made whereby private and public schools can have their classes taught by the "Ingres-Coutellier" professors, thus giving pupils an advantage never gained in educational institutions. The Toronto branch occupies a magnificent suite of rooms in the Canada Life Building, King-street west, admirably located in the central portion of the city, and accessible by cars from all points with ease. Instruction is given from 9 a.m. to 9 p.m., and the office hours are 10 a.m. to 6 p.m. Mr. George Coutellier is at the head of the Toronto branch, which he has directed with perfect success from the start. A man of wide experience as a teacher, it is at once seen that no one more capable could be possibly found to fulfil his duties. He is assisted by a staff, each individual of which has proved himself to be a teacher of great ability. The method used and the certainty of acquiring a full knowledge of a language ensures success to Messrs. Ingres & Coutellier.

THE GERMANIA LIFE INSURANCE COMPANY OF NEW YORK, Hefers & Ronne, Managers, 46 King-street west. Formerly carrying on their operations with Montreal as the place of their Canadian headquarters, the Germania Life lately removed to Toronto, finding that this city would be more convenient and more central for their business in this country. This company is one of the most popular of American insurance concerns, and dates its origin from the year 1860 in New York. From that year the assets, which were then $200,000.00, have shown a steady increase, until at the present day they amount to $17,000,000.00, and the surplus is about seven times the original assets. Throughout the whole extent of Canada this company has become known as one of the most reliable and straightforward concerns of this kind, claims being always paid in full and immediately. Policies are issued by them on all the usual plans, and, in addition, on the "bond" and "duplex bond" plans, these two latter being most advantageous, both as regards the insurance and the investment features. In January, 1889, a new and deservedly popular addition was made to the above plans. This is the dividend tontine plan, which gives to the applicant the privilege of a tontine period of 10, 15 or 20 years. At the expiration of these periods the assured receives his proportion of the dividend fund, which has been formed by the accumulations on all policies, on every plan, whose tontine periods terminate the same calendar year. This fund is moreover increased by such interest as the company may itself obtain, thus giving to the assured a maximum of dividends, without any extra charge therefor. In addition to the dividends, the assured has the privilege, at the end of the tontine period, to surrender his policy for the full amount of its legal reserve, which is definitely stated and guaranteed in it. This makes every dividend tontine policy an endowment, either for its full face value and dividends, or for its guaranteed reserve and dividends, according to the kind of policy taken. The company now occupies extensive offices at 46 King-street west (Toronto), and its Canadian affairs are under the able management of Messrs. Jeffers & Ronne, to whom all communications for agencies and particulars should be addressed. In the conduct of its affairs many skilled agents represent the Company from the Atlantic to the Pacific, any one of whom will be only too happy to give any desired information.

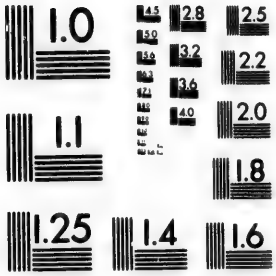
THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA. Head Office—Rooms, 49-50 Canada Life Building, King-street west; Mr. A. Fraser, secretary-treasurer.—Established in 1875, this company has successfully operated an extensive business throughout Canada, being the only concern engaged in this line of insurance. It was incorporated by Act of Parliament with a subscribed capital of $100,000.00, having a deposit with the Government of $54,724.00. The total amount of insurance in force at the end of 1890 was $1,768,144.00, representing 564 policies, while in the past twelve months $10,318.00 were received in premiums; 536 policies were issued or renewed, equal to $1,020,649.00. The head office of this company is in Toronto, being for some years at 2 Toronto-street, but was removed in October, 1890, to rooms 49 and 50 in the Canada Life Building. Sir Alexander Campbell, K.C.M.G., Lieutenant Governor of Ontario, still continues in the honourable position of president, being supported by John L. Blakie, Esq., vice-president; John Bell, Esq., Q.C., Robt. Benny, Esq., E. W. Rathbun, Esq., Hon. Judge Wilkinson, and George McMurrich, Esq., all men of known financial standing. Mr. Alexander Fraser fills with eminent ability the responsible position of secretary-treasurer, while Mr. George C. Robb acts in the capacity of chief engineer, being supported by a staff of trained inspectors. This company inspects steam boilers and insures the same against explosion. In carrying out their work, efficient and frequent inspection and advice as to the proper management of boilers insured is included in the policies issued by the Boiler Inspection and Insurance Company of Canada. Under this regular supervision the actual condition becomes known, defects being discovered when slight, thus costing less to repair. For the same reason the boilers last longer in consequence of being kept in better order and carefully managed, the owner being relieved of responsibility. A large proportion of the income is expended in keeping up the inspection to the most perfect standard, working on the principle that prevention is the best course to take. That success has attended their efforts is proved by the fact that during the life of this company only one explosion has occurred in an insured boiler, though some minor accidents have taken place, such as injury to a single plate, in which case a sum sufficient to cover the cost of repair has been promptly paid. As every one knows, boiler explosions with the most disastrous results are constantly happening, causing both damage to property and loss of life, which might in all probability have been avoided under the regular supervision and inspection of a company like this. Under this head it may be mentioned that the lives of those in charge of boilers are insured under the policy free of cost, which also relieves the owner of responsibility. Proprietors cannot be too careful with regard to the care of their steam boilers, which are in charge of men often somewhat negligent in their duties on account of want of the practical knowledge on the part of the owner, who by taking out a policy under the Boiler Inspection and Insurance Company place their engineers under skilled and strict supervision.

M. F. SMITH, Dentist, Canada Life Building.—Dentistry has, in this age of progression towards more complete life, advanced to an art, leaving the conservative adherents to the old time mechanical process of mere "strength and muscle." In Toronto the profession is represented by able exponents; and among the really accomplished dentists, whose professional training as well as their practical experience places them in the front rank, Mr. M. F. Smith, who occupies very handsome quarters in the new Canada Life Building on King-street, is deserving of special mention in this work. Some idea of the immense progress which has been made in dentistry, and the astonishing degree of accuracy and perfection to which its most delicate processes have been carried by the leaders of the profession, may be formed by a word picture of Mr. Smith's magnificent suite of offices, but to thoroughly appreciate it one must needs see it. Mr. Smith began practice in this city on Queen-street east, removing a few years later to rooms over the Molsons Bank, thence to his present spacious apartments in the Canada Life Building which were designed and arranged specially for him. These offices are approached from the general corridor by a wide hall, which, as it were, sets the whole suite apart from the others. At the end of the hall is the reception room; it is a handsomely appointed room facing on King-street, overlooking it by large plate glass windows. It is furnished in most admirable taste, with artistic objects on every hand, and even the lover of the art divine is satisfied, for here is a piano that persons while waiting may be pleasantly and profitably engaged. Everything is cheerful and home-like, the whole interior of the room presenting a combination of harmonious tintings and a general effect of refinement. From this room are four doors leading to the different operating rooms, which open into each other. In these rooms all the best and most elaborate fittings, instruments and apparatus are to be found, the motive power for operating the various appliances being electricity, and everything of the very latest in dental art has been pressed into the service. A new departure has been made by fitting up an electric plant, so arranged that a small incandescent light may be introduced into the mouth of the patient. This work can be carried on by night equally as well as by day, and this is an advantage upon which it is not necessary to dilate, to those who have known the pains of an aching tooth. A splendid dressing room and lavatory for ladies is deserving of special reference. The laboratory is a most important department and is provided with a double bench, one side of which is fitted with motor lathes; the other seating workman employed on gold, rubber, and celluloid work. The fourth operating room is known as "the extracting room" and separate from the rest, as all the anæsthetics are administered here. The fact that we have a dentist in Toronto like Mr. Smith, possessed of such foresight, taste and enterprise, as well as of the high standard of professional accomplishment necessary to fit up the finest dental parlors in Canada, should be a credit to the Queen City. Mr. Smith requires no introduction personally to the public, catering as he does to the best classes and to a wide and steadily increasing circle of patrons. Mr Smith believes in the power of the press, and is often specially mentioned in the leading dailies regarding his success and his new premises. He practiced his profession in England before coming to this city, and as a dental surgeon stands pre-eminent in Toronto, his continual list of appointments speaking eloquently of his ever increasing practice. It has been said, and not without reason, that Mr. Smith's parlors are from a point of completeness unsurpassed on this continent.

THE TORONTO SAVINGS AND LOAN COMPANY, Offices in the Canada Life Building, 46 King-street west. Among the several financial corporations which have the city of Toronto as their headquarters, the Toronto Savings and Loan Company stands high. It was founded in the year 1885 and has made good strides towards attaining a leading position amongst the financial institutions of Toronto. That it has been successful may be learned from the following figures: the authorized capital is $2,000,000.00; the paid up capital amounts to $400,000.00, while the Reserve fund has reached the sum of $50,000.00. The general business of a loan company is transacted and money is lent on first-class securities such as mortgages upon real estate, debentures and bank and loan companies' stocks. The savings department contributes an important branch of the work carried on, and will be found by all, to be very convenient, every facility being provided for satisfactory operations of this kind. Four per cent interest is allowed on all savings deposits from the day of entry on the books to the day of withdrawal, this amount being placed to the credit of depositors on the last day of June and December. Pass-books are given to all customers at the time of their first deposit. Money is received by the company by mail in P. O. orders, bank cheques, or cash in registered letters, the pass-books being returned in sealed envelopes at the company's expense. Special rates of interest may be made regarding deposits for one year or longer. Debentures are issued by the company for three or five years at five per cent in amounts of $100 or any of its multiples. The directorate is composed of the following gentlemen, all of whom are well known in Toronto circles: Robert Jaffray, Esq., president; Geo. A. Cox, Esq., vice-president; F. G. Cox, Esq., J. K. Dundas, Esq., ex-M. P. for Lindsay, Ont., and the Rev. J. Potts, D. D. Mr. A. E. Ames is the manager, fulfilling his duties in a most able manner. He has spent some years in the money market of Toronto, and is a member of the Toronto Stock Exchange and of the Toronto Board of Trade, previous to which he was manager of the Ontario Bank at Mt. Forest and afterwards at Lindsay. The directorate, under the esteemed president, Mr. Robert Jaffray, deserve the highest credit for the manner in which they have filled their positions and conserved the interests of the shareholders.

A. M. BANTING & CO., Real Estate Brokers, 101 Bay street.—Six years ago this business was established, and since then has rapidly grown to be one of the largest in Toronto. The partners, Mr. A. M. and Mr. T. M. Banting, are both widely known in real estate circles throughout Ontario and Manitoba, in which provinces their operations are chiefly conducted. As real estate brokers, this firm controls an immense amount of property in the above portions of Canada and in Toronto, which they sell at reasonable prices. They undertake the work of placing estates upon the market, and the collection of rents and everything else in this line. Several large properties are controlled by them in Ontario and Manitoba, their business in the North-West being a very important one, and is the special branch. This firm have beautiful offices at 101 Bay street. Mr. T. M. Banting is well known also in insurance circles, being connected with the Canada Life Company. Farm property is also handled by Messrs. A. M. Banting & Co., who have now control of upwards of $30,000 worth of real estate. Both gentlemen are natives of Simcoe County, and since carrying on business here have gained a leading and influential position, proof of the shrewd and judicious management of their affairs. They are esteemed in social as well as commercial life as prominent citizens.

IMAGE EVALUATION
TEST TARGET (MT-3)



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CONFEDERATION LIFE ASSOCIATION BUILDING

CONFEDERATION LIFE ASSOCIATION. Managing Director, J. K. Macdonald; Actuary, W. C. Macdonald.—While the savings bank protects the sum saved in excess of the necessities of life, to be kept for the future, and which can be taken out at will, there are other institutions which hold funds that cannot be drawn; funds which cannot be squandered; funds which are accumulated for the benefit of families when death steps in. Commodore Vanderbilt once said: "Any fool can make money, but it takes a mighty smart man to keep it." Any one who studies Canadian life will find that this is an axiom, and that its results are demonstrated day by day, and that the only safeguard for a man's family is a policy upon his life. It has been said that in this quarter of a century out of 1000 men reputed rich the majority have failed in business, or died poor. It happens that many persons by a combination of circumstances have been enabled, when under 40 years of age, to accumulate a fortune, and then with a thin margin they hope to become Rothschilds or Vanderbilts, and the result has been that they have lost all and their families become beggars. Hundreds of such men who had created trusts, who had placed money in the hands of their wives, who had given money to their children, have gone down on their bended knees, in an emergency of speculation, to wife and children to surrender the fund to go into the vortex and be swallowed up; but if it had been in life insurance, in a paid-up policy, they could not have got it. If a man could be relieved of anxiety, there is no telling how long he might live. In both Canadian and American life, it is peculiarly noticeable that the great mass of men die from worry. But if a man knows that while earning enough for the support of his family, that by some process that family will be sustained and supported when he is dead by a policy given by a good company upon a moderate premium for a sum beyond anything which he could hope to accumulate under ordinary conditions, Chauncey Depew says that such a man will cease to worry, and will live forever. There are a number of foreign and domestic life insurance companies now carrying on business in Canada, and among them is one whose prominent position entitles it to an extended notice in a work of this description. Reference is made to that reliable and highly successful company, the Confederation Life Associaion, whose head office is at present located on Toronto-street, this city, and will shortly be transferred to their magnificent new building on the north-side of Richmond-street, extending from Yonge to Victoria. This progressive Company was incorporated April 14, 1871, by special Act of Parliament, and now has a guarantee Capital and Assets of $4,588,000. It is a purely Home Company withall assets invested in first class Canadian Mortgages, debentures, and securities. Their premium rates are from 10 to 15 per cent. lower than those of British or American companies. All policies after two years in force, are free—subject only to proof of age—from any objection in regard to mis-statement or omission in the application. Age will be admitted at any time upon reasonable proof. Failure to prove age does not invalidate policy. Profits, which are unsurpassed by those of any other company transacting business in Canada, are allocated every 5 years. The Company issue all kinds of policies, and their Annuity Endowment is one of the most desirable and attractive forms of Life Insurance contract ever offered to the insuring public. It combines protection, income, and investment, while the policy contract is simple, definite, and complete. Participating Policy-holders are entitled to not less than 90 per cent. of the profits earned in their class, and for the past ten years have actually received 95 per cent. of the profits so earned. Everything that is possible to be done has been accomplished for the advantage and conservation of the best interests of policy-holders, and the future prospects of the Assocation are of the most favorable character. The Company is ably officered, and its directors are noted in financial circles for their executive ability, prudence, and sterling integrity. The Directors for the ensuing year are: President, Sir W. P. Howland; Vice-Presidents, Wm. Elliot Esq., and Edward Hooper, Esq.; Messrs. W. H. Beatty, Hon. James Young, M. P. Ryan, S. Nordheimer, W. H. Gibbs, A. McLean Howard, J. D. Edgar, Walter S. Lee, A. L. Gooderham, W. D. Mathews, George Mitchell, and J. K. Macdonald. Mr. J. K. Macdonald is Managing Director, and Mr. W. C. Macdonald, Actuary. This Company stands today, as it has done for many years, always in a steady, upward position, getting higher in the confidence of the people, as all life insurance companies do when they come to the state that this one has arrived at; and such a Board of Directors as they have, in whom the whole country places entire confidence, will ensure much greater ratio of progress for the future than has been obtained even in the past. Mr. J. K. Macdonald, the able and popular managing director is deserving of the highest praise for his indefatigable efforts to promote the interests of the company, who are also much indebted to the outlying points under the Boards of Montreal, Halifax, and St. John for a

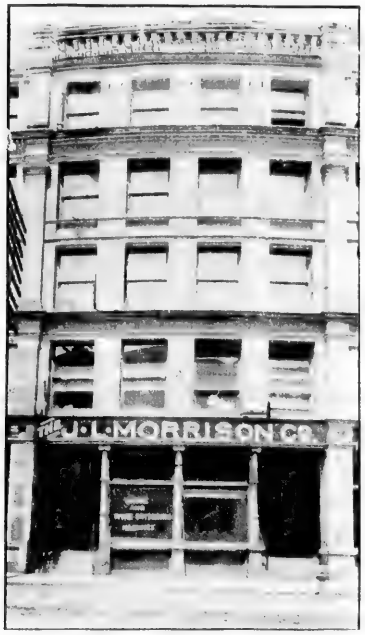
great deal of their prosperity. With a highly efficient head office staff, the association is especially happy in the possession of such excellent agents, who are, without exception, a credit to the institution, and to whom the standing of the company to-day is very largely dependent. The report of the company for the past year is eminently satisfactory. The fact that during the past year they have added to the amount of their insurance in force $2,897 000, is a most important one as to the prosperity of the company. It is also an important fact that their income has swollen to $875,547, and that they have increased their income from premiums and interest receipts during the past year by the very considerable sum of $100,000. Then again it is very important to note that in only 20 years of existence they have a total amount of insurance in force of $20,587,130, and that they had in total assets at the close of the last financial year $3,675,292. These are facts which attest the steady onward progress of this company, and it can be said with confidence that the progress they have made in the past is only an earnest proof of the very strong and commanding position which the company will occupy during the next 20 years. The fact may also be mentioned, as shown by the report — and one which must be very satisfactory to the policy-holders — that they have an absolute cash surplus over all liabilities — after making provision for every liability that this company has — of $312,067, and when to this amount is added the capital subscribed by the shareholders, $100,000 of which is paid up, and $600,000 remains as a security, we have in all $1,312,067 as total surplus security to the policy-holders of the company, in fact all those interested are to be congratulated on the proud position which the Confederation Life Association occupies to-day. The Company's magnificent new building was begun about two years ago, and will shortly be ready for occupation. This beautiful structure has an extended frontage on Yonge, Richmond, and Victoria-streets of 427 feet and covers an area of 21,500 square feet. There are 7 storeys above the grade level, and a basement under the whole building, the height from the lowest to the highest floor level being nearly 100 feet. The tower in the centre of the Richmond-street facade rises to a total height of 214 feet from the grade line, and the two minor towers mark the corners of Yonge and Victoria-streets. The base of the building is of Connecticut brown stone, and the remainder of the stone, used throughout for cornices, sills, lintels, etc., is red sandstone from Portage Entry quarries. The bricks used are of a rich brown chocolate color made especially for this work by the Toronto Pressed Brick and Terra Cotta Co. to harmonize with the stone and this harmony of tints greatly enhances the beauty of the design sufficient contrast being obtained by the green slates of the roofs. The design is well conceived, the grouping of parts very effectual, and the building possesses a dignity unusual in a Gothic design. The construction throughout is what is known as the slow-burning principle, that is, at each story there are solid heavy wooden beams about 4 feet apart carrying the flooring which is one thickness of 3 inch plank, and one thickness of inch boarding, leaving the beams open beneath and having the under side of the flooring plastered, thus forming a panelled ceiling. In no case is there a beam built into the walls; but each rests on a stone corbel, so that in case of fire they would slowly burn and char, or fall free of, and do no injury to the walls. The vaults, of which there are 60 in the building, are entirely fireproof, being built on solid foundation from the basement. The timber for the constructional woodwork is carefully selected Douglas Fir, and this is the first introduction of British Columbia timber into Toronto for general building purposes. Turning now to the internal arrangements of the building we find the largest pile of offices in the city. The Confederation Life Association will occupy the whole of the first floor east of the main tower. The main office is a room, 60 x 48 feet, and 26 feet high and the Board Room 40 x 23 feet. This main office is enriched with beautiful plaster cast ornament which is quite unique in this Country and when completely decorated this room will be second to none in the Dominion. In connection with the Company's office is a Securities Vault built by Messrs. J. & J. Taylor, Toronto, (who have also supplied all the vaults in the building) at a cost of over $15,000. It is 12 x 8 x 8 feet built of solid metal 4½ inches thick, made up of 9 thicknesses of chrome steel and iron plates alternately; without question it is the strongest that has ever been built in Canada, and he who would enter it with the aid of jimmy, blow-pipe, or even explosives must be an *enterprising* burglar indeed. The remainder of the building is laid out in offices. They are replete with all modern arrangements and improvements, one important point being that every room has large outside windows thus giving good light and ventilation. Every suite of two rooms has a vault, also a lavatory. There is not a dark corridor anywhere, all being well lighted and ventilated. The building is heated with steam, and open fireplaces are plentifully distributed throughout each floor. The ventilation arrangement will be worked by an exhaust fan driven by electricity supplying hot air in winter and cool air in summer, and constantly drawing off the vitiated air. Both electric light gas is supplied to every room in the building. The main staircase is built of iron, the steps being of slate, resting on iron stringers. There are 4 large elevators of most recent and improved make. They will be run by electricity. On the top floor is a large Assembly Hall, Supper Room, and Ante Room, Janitor's quarters, and a large and handsome lavatory for general use of tenants (in addition to those on each floor). The general inside finish is of white oak with cabinet polish. The principal entrance hall and vestibule are lined with marble, and paved with Mosaic. The architects of this beautiful structure, which is indeed an ornament to the Queen City, are Messrs. Knox & Elliot, and the constructional superintendent, Mr. J. W. Siddall. Such is the new home of the Confederation Life Association.

THE TORONTO ORDERED Corset Company, C. Millward, manager, 466 Yonge street. There are many manufacturers of corsets in Toronto In fact the whole of the Dominion of Canada is supplied by the manufacturers in the "Queen City." Within the past twelve months a new concern has been founded known as the Toronto Ordered Corset Company, and is under the able management of Mr. C. Millward. The premises occupied by the company are extensive and well lighted. They are fully equipped with all the machinery, tools and appliances necessary in the manufacture of corsets. They have a frontage on Yonge street of sixteen feet and a depth of one hundred feet. The front of the store is fitted with a handsome plate-glass window behind which are arranged some of the goods manufactured by this concern. The stock comprises a large quantity of the various materials used in the manufacture of all kinds of stays, corsets and children's waists, etc. Employment is given to eight competent persons who are under the management of a skilled foreman The company have only been in existence some few months, but the fact that they make their goods to order is in itself enough to secure for them a wide and ever-increasing patronage. This firm has commodious parlors for fitting corsets for purchasers to insure satisfaction. Mr. Millward, the manager, is a gentleman of long experience in the business and under his able guidance the concern will doubtless make rapid progress.

MRS. E. HEWETT, Importer of and Dealer in Dry Goods, 826 Yonge street. For considerably over a quarter of a century Mrs. Hewett has controlled this establishment with remarkable success, making it one of the most popular in North Toronto. The foundation of this thriving concern was laid in the year 1863 since which time it has shown steady annual growth in the amount of business done. Mrs. E. Hewett is an importer and retail dealer in dry goods and occupied a store at 826 Yonge street which is prominently situated on the corner of Cumberland street and is known as the Albion House. The store has an area of 22 x 45 feet and is well lighted by plate-glass windows behind which is seen an excellent display of dry goods of great variety and first class quality. The inside is conveniently laid out and its appearance greatly improved by the beautiful display of goods. Mrs. Hewett imports direct from the manufacturers in the United States and Europe the greater portion of her stock, which is recognized as being equal to the best and unsurpassed by that of any other store. Every line is fully represented, the latest styles being obtained as soon as possible. A number of competent assistants are employed which fact speaks forcibly of the large amount of business transacted. The proprietor has throughout her long career proved herself to be an exceptionally able business woman and one who has managed the establishment with success to herself and satisfaction to her customers.

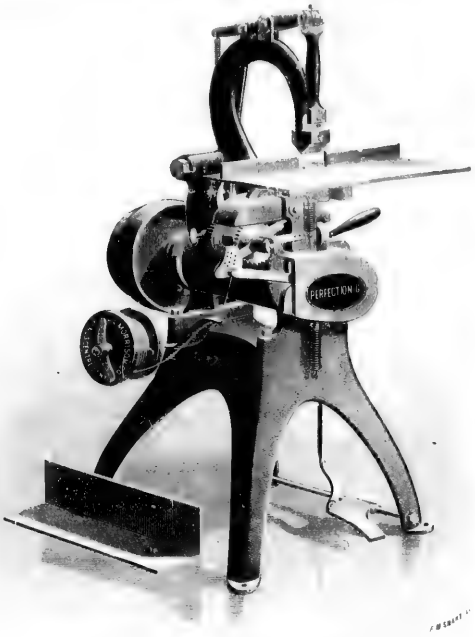
MOLSON'S BANK, 05 7 Bay-street, on the corner of King-street. Without doubt this is one of the most prominent of Canada's financial corporations. In the year 1855 it was incorporated by act of parliament with an authorized capital of $2,000,000.00, all of which is paid up, while a Rest fund of $1,100,000.00 stands forth as a mark of its prosperity and as security to depositors. The head office of this popular and flourishing concern is in Montreal, where a large stone building is occupied on St. James street. From the first its operations have met with most decided success, and to such an extent that branches are now in operation throughout Quebec and Ontario These are as follows: Aylmer, Brockville, Clinton, Exeter, Hamilton, London, Meaford, Morrisburg, Norwich, Owen Sound, Ridgetown, Smith's Falls, St. Thomas, Toronto, Trenton, Waterloo, West Toronto Junction, and Woodstock, in Ontario, and Sorel and St. Hyacinthe in the Province of Quebec, besides the head office in Montreal, and Winnipeg and Calgary in the North-West. Their agents are located in British Columbia, Manitoba, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec. In Europe, the Alliance Bank (Limited), Messrs. Glyn, Mills, Currie & Co., and Messrs. Morton, Rose & Co., in London; the Bank of Liverpool, in that city; the Munster and Leinster Bank (Limited), in Cork, Ireland; the Credit Lyonnaise, in Paris, and La Banque D'Anvers, in Antwerp, Belgium. In the United States they have agents in New York, Boston, Portland, Chicago, Cleveland, Detroit, Buffalo, Milwaukee, Toledo, Helena, Butte, Fort Benton and San Francisco. The success of this corporation is due to the ability of its directors and its general manager, Mr. F. Wolferstan Thomas. At the last annual meeting, in October, 1890, the net earnings for the year were $220,050.40, which was divided into two half-yearly dividends of 4 per cent. each and a bonus of 1 per cent., making together $180,000.00; $25,000.00 was added to the Rest, increasing it to its present amount; the profit and loss account receiving the remainder, which raised it to $31,747.05. Like most other banks this has felt the general depression from small crops and low prices, and the increased rate of interest paid. The assets now amount to $12,002,573.00, and are made up of balances due, loans, securities, debentures, real estate, mortgages, etc. Molsons Bank are the agents in Canada for the money order department of the Pacific Express Co. and the American Express Co. of the United States. Collections are made in all parts of the Dominion, and returns promptly remitted at the lowest rates of exchange. Letters of credit are issued, and are available in all parts of the world. The Toronto branch is situated at 05-07 Bay-street, on the corner of King street, and is under the management of Mr. C. A. Pipon, who is assisted by Mr. W. H. Draper. Mr. Pipon has long been a member of the staff of this bank, always honorably fulfilling his duties, and since being given the charge of the Toronto branch, six years ago, has proved himself beyond doubt to be a most able financier as well as a capable manager. The board of directors is composed as follows: John H. R. Molson, Esq., president; R. W. Shepherd, Esq., vice-president; W. M. Macpherson, Esq., S. H. Ewing, Esq., W. M. Ramsay, Esq., Henry Archibald, Esq., and Samuel Finley, Esq. Mr. F. Wolferstan Thomas is general manager, and Mr. A. D. Durnford inspector.

THE MOLSON'S BANK.



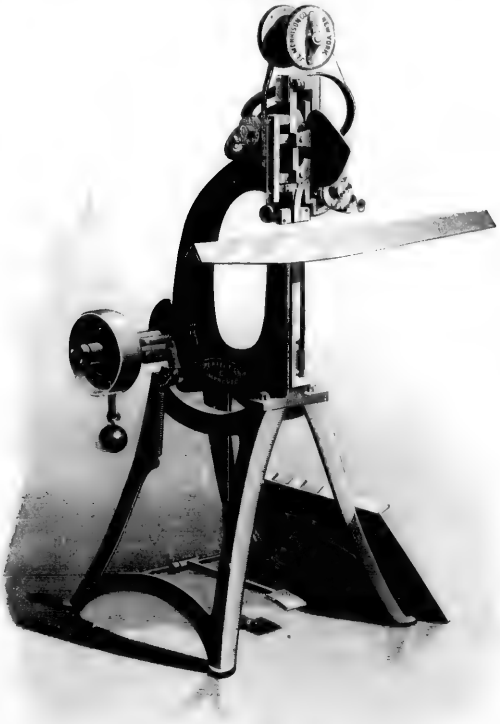
CANADA OFFICE, 28 FRONT STREET WEST, TORONTO, ONT.

This is the best general purpose machine in the world



PERFECTION "G" (Trade Mark Registered.)
Steam Power and Treadle. Capacity one-sixteenth to over seven eighths of an inch.

For Calendar and Large Pamphlet work has no equal.



PERFECTION "C" (Trade Mark Registered.)
This Cut represents the most perfect and rapid running machine ever manufactured.
Capacity one sheet to quarter of an inch

NEW YORK OFFICE, CLINTON HALL, 17 ASTOR PLACE 4 DOORS FROM BROADWAY.

THE J. L. MORRISSON CO. NEW YORK AND TORONTO.—(See next page.)

MR. J. L. MORRISON.

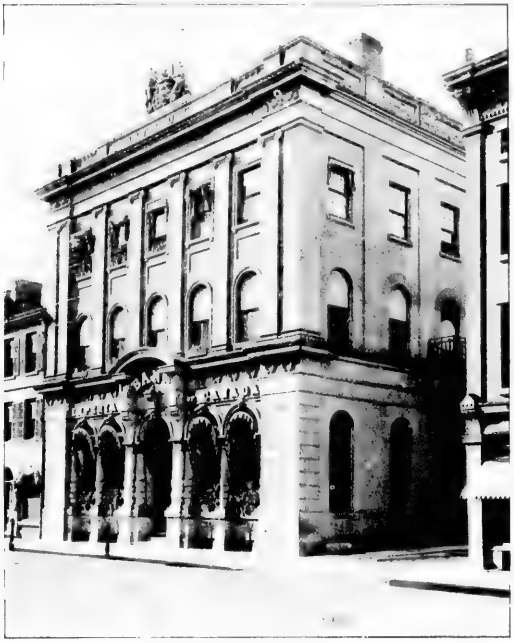
THE J. L. MORRISON CO., New York and Toronto.—Within the past decade a company has been formed under the name of the J. L. Morrison Co., operating throughout the American continent, with offices in New York and Toronto, for the manufacture and sale of a wire stitching machine, for use of bookbinders, printers, stationers, paper box makers and others. The name of this company is The J. L. Morrison Co., and its head office is in the Clinton Hall (Astor Place and Eighth-street), near to Broadway, New York. The organizer of this company is the gentleman from whom it takes its name, J. L. Morrison, a well known citizen of Toronto, and the success of the company must be exceedingly gratifying to him. The machines made by this company are known as the "Perfection" Stitching Machines. They are made in various styles and sizes, being protected by registered trade marks as, A, B, C, D, E, F, G, H, A2, B2, C2, D2, E3, F4, X, Y, Z. Some of them are driven by steam power only, while others are constructed so as to be used by steam and foot power, or for hand and treadle work, or for hand work only. The variety of machines and their capability is very extensive, as may be judged from the number of sizes and styles made. The excellence of these machines is so great that they have become the popular stitching machine on this continent, and wherever exhibited, have gained the highest prizes, the latest honors in this direction being a medal of excellence awarded by the American Institute in 1890. The New York office is under the management of Mr. A. G. Mackay, the Canadian office, located at 28 Front-street west, Toronto, is ing under the management of Mr. James Brown. In their warerooms, a full line of machines is kept in stock, as well as machine parts, and a full line of bookbinders' and box makers' round and flat wire, known as the "Perfection" quality, at mill prices. This last is the best double tinned Bessemer steel wire, made in the following sizes: Round wire Nos. 18, 19, 21, 22, 23, 24, 25, 26, 27, 28, 29 and 30. flat wire Nos. 19, 21, 20, 23, 21, 25, 22, 23, 20 and 26. It is worthy of mention that this company is looked upon by the trade as the leading house for both wire, and wire stitching machines, and justly so from the fact that they send out nothing but the best grade of workmanship and material. They have made what might be called a new departure in the way of selling such goods, since they have abolished all agencies, and sell only direct to the customer either from their warehouses, or through their own travellers. This departure has been adopted both to protect the trade and themselves. We can assure those interested that a visit to either of their offices will repay anyone and should they desire to get information by mail, they can obtain price list upon application. We understand that they guarantee all the machines, and that they use great expedition in shipping goods as speedily as possible after receipt of order.

THE CANADIAN EXPRESS CO., General Offices, Montreal. Main office for Canada, 55 and 57 Yonge street, Toronto. J. D. Irwin, manager. The history of the system of transportation and express forwarding now controlled by the Canadian Express Company, is practically the record of the commercial progress of Canada. Nothing here is perhaps more emphatic enterprise that influences and gauges so markedly the general business interest of a country in all parts as does an express company. Thus it seems peculiarly compatible with the object of this comprehensive work devoted to the trades and industries of Toronto, that due and fitting representation should be made of the leading express company here, and most prominent of Canada. The Canadian Express Company is among the oldest on this continent, dating its inception to nearly half a century ago when their primitive system consisted in stage-coach transportation through Canadian forest gloom, limited facilities, a few horses, men and waggons. Progress and stability have characterized the enterprise since its foundation, and has ever reflected credit upon the first manager, Mr. Gilman Cheney, of Montreal, who by his energy and ability contributed largely to its success up to the year 1865 is now president. Since that date the progress of the company has been even more rapid and marked, and it has extended branches in every town and city throughout the Dominion. The offices in Toronto were the first after Montreal to be opened, this being in 1850, and it might be stated that the business transacted here in many cases exceeds that of Montreal. It was not until 1869 that the present manager, Mr. J. D. Irwin, was appointed, and during his regime the facilities have been increased, the connections extended, and the material development of the Toronto business, promoted in a manner exceptionally gratifying, reflecting upon him the highest credit for energy, enterprise and ability. Their premises and headquarters are centrally and eligibly located at 55 and 57 Yonge street, below King, right in the busiest portion of the city, and are suitable and convenient in every respect, being 50x75 feet in dimensions, one flat and basement of similar size in use, which of course includes splendid offices and storerooms, and every facility is afforded for the rapid and easy prosecution of this important business. In the city employment is furnished for sixty hands, while as many as twenty-five rigs and waggons are required, which facts will give some idea of the magnitude and extent of the business here. From the foregoing some idea of the Toronto business may be formed, while to comprehend the enormity of the enterprise one has but to expand this throughout the length and breadth of the Dominion, in every town and city of any importance, see the railway lines controlled from Halifax to Vancouver, the hundreds of miles of stage and boat routes, and all under one business head, The Canadian Express Company. It would be useless to enumerate the list of railways and transportation lines with which they have connection, the following being a partial list: The G.T.R. and all its branches; the Canada Atlantic of Montreal; Central Vermont; Napanee, Tamworth & Quebec; Great Eastern; the Intercolonial and branches through to Sydney and many others. Besides these railroads they also have connections with the following steamship lines: Allan and Dominion, Bay of Fundy, New Brunswick & Nova Scotia, P.E. Island, Empress line, the Toronto lakes, the Northwestern, Sarnia & Duluth, while the best of connections are established in all parts of the United States. The business of the company consists of a very wide scope, including the forwarding of money packages at low rates, paying money by telegraph, collecting drafts, bills, coupons, notes, dividends, and any other paper. Special rates are furnished for currency and gold coins, also for merchandise and large consignments of all descriptions. This company have competent and reliable express messengers on all the leading railways, and give special attention to handling butter, eggs and dairy produce, also meat, vegetables and game, fish, fruit and oysters, the best of facilities being provided for protecting all perishable goods in summer, and they guarantee against frost in winter. This extensive and reliable company ranks among the foremost in the world, as the following facts prove: They issue money orders at all points in Canada on their lines, and to over 10,000 places in the United States, and in their wide range of business employ over 1,200 persons. In Toronto the business continues to increase from year to year, due largely to prudent and conservative management, and the prompt forwarding of all goods with the greatest care and satisfaction. The company is well-established and broad-based on capital and the people's will, and it is only fair to assume and perfectly safe to predict that in the future it will continue to progress, and maintain its present distinguished position as the first express company of Canada and second to none in the world.

J. FAWCETT & CO., Merchant Tailors, 234 Queen St. East, Carlyle's Block. This old established firm of merchant tailors has long held a very prominent position in Toronto in this line of business. The foundation of this concern was laid as far back as the year 1873 by Mr. John Fawcett, the present proprietor. At 234 Queen street East a three storey structure 25 x 100 feet in dimensions is occupied for the business. Through the extensive plate glass window is seen a splendid assortment of cloth samples while the interior is fitted up with everything necessary for properly displaying the numerous cloths. Imported and domestic tweeds, cassimeres, woollens, etc., for trowserings, coatings, etc. are seen in great profusion of the best make and bearing the label and manufacturer of world wide fame. Messrs. Fawcett & Co. always kept a complete stock of the latest styles on hand to meet the ever changing wants of their customers. The firm are fashionable merchant tailors and strictly adhere to this line of business giving their patrons full satisfaction in fit, finish and style. All orders are filled upon the premises by a staff of fifteen experienced tailors under the personal supervision of the proprietor. By this means he is enabled to ensure the best work for his customers as he is a cutter and tailor of many years experience. Toronto and all parts of Ontario contribute to send clients to his store and each year shows an increase over the previous one in the amount of work carried on.

G. A. WEESE, Wholesale Jobber, importer and dealer in Bankrupt Stocks, 41 Colborne street. The name of G. A. Weese is widely known throughout the country as that of a man of great enterprise and push. Operating a strictly wholesale business as a jobber and importer he also deals very largely in bankrupt stocks, which is his specialty, and during a course of sixteen years has so ably engaged in this line as to make his house the leading one. He supplies pushing dealers, peddlers, auctioneers and general storekeepers at job prices and spot cash. At 41 Colborne street he has possession of two floors 35 x 100 feet in area which are filled with an enormous stock in various lines, such as dry goods, fancy goods, small wares, bankrupt stocks in stationery and stationers supplies, etc., plated ware, jewellery, clocks, watches, cutlery, hardware specialties, and other miscellaneous goods. Employing three in the house he has one traveller for the city, executing all country business by letter orders which receive prompt and careful attention. During his business career, six years of which have been spent in Toronto he has gained a high reputation for prompt settlement and high integrity. To see the constant stream of customers passing to and from his establishment one cannot help but place his house as of great importance in the Queen City. Shrewd and judicious in the management of his business, he is highly esteemed and respected. For some years he resided at Lindsay, Ont., where as in Toronto he is a large property holder, in the former place being a town councillor for a considerable time. Fortune has shined upon his efforts at all times, his life being exceptionally successful. He is a prominent athlete, well-known as a sleight-of-hand artist and possessed of fine dramatic talent. Mr. Weese is a through Canadian, proud of his country and her progress and is connected with Freemasonry and Oddfellowship. He resides in a handsome house on Carleton street opposite the Horticultural Gardens.

OFFICE OF THE CANADIAN EXPRESS CO.



IMPERIAL BANK OF CANADA

ESTABLISHMENT WM. RADAM MICROBE KILLER CO

IMPERIAL BANK OF CANADA. Capital, $1,040,007; Rest, $1,020,292. President, H. S. Howland; Vice-President, Thomas R. Merritt; Cashier, D. R. Wilkie.—Any attempt to review the manufacturing and commercial business of a large business centre like Toronto must give prominence to the first important banking institutions and money distributions. They hold the great successes of the past, be we to the centres, and occupy the position of trusted advisers and creditors. The success of a bank depends on their management form an important link by which to estimate and value the commercial standing of the community where their influence is felt, and a close inspection of their transactions gives a valuable index to the commercial and financial interests. The Bank of England, the most important financial institution in the world, was incorporated in 1694, in the following year the Bank of Scotland was established, and in 1783 the Bank of Ireland began its career. Since that time the banking system has extended to all parts of the civilized world, and Canada is in a position to claim to be nearly perfect in this respect. Among the most known and most reliable financial institutions of the Dominion is the Imperial Bank of Canada. This institution was incorporated by Act of Parliament in 1874, and opened its doors for business on the first of March, 1875. Its history since that time has been one of steady progress and development. The first board of directors consisted of H. S. Howland, Esq., first vice-president of the Canadian Bank of Commerce), Wm. Ramsay, Esq., Messrs. John Smith, Patrick Hughes, Robert Carrie, T. R. Wadsworth, and John Fisken, while D. R. Wilkie, Esq., formerly manager of the Quebec Bank, Toronto, was appointed cashier, a position he has held with the highest distinction up to the present time. In 1875 authority was obtained from Parliament for the amalgamation of the Niagara District Bank with the Imperial, the former being merged into the latter in the same year. This arrangement strengthened the Board of the Imperial Bank by the acquisition of T. R. Merritt, Esq., and the late Hon. Simon Benson, the former being the president and the latter the vice-president of the Niagara District Bank, whose headquarters were at St. Catherines. Since then the Imperial has succeeded beyond the expectations of its founders, and, from a comparatively small institution, has risen to a high position in the estimation of the public. The capital stock (paid up) now stands at $1,040,007, while the rest amounts to $1,020,292. The annual report for the past year shows a highly satisfactory state of affairs. Dividends upon the stock have been regularly paid from the first day of the opening of the bank, and have aggregated $1,423,767, or an average of 7¼ per cent. per annum during a period that has witnessed at least 3 severe financial crises. Dividends for the past year have been paid at the rate of 8 per cent. per annum, and in addition thereto a bonus of 1 per cent., amounting in all to $171,622 80. Since 1891 the rest account has been increased by $50,000, the bank premises account has been credited with $6,276.63; the fund to cover rebate on bills discounted current, has been supplemented by an appropriation of $3,053.74. The allotment to shareholders of $500,000 new stock has been taken up to the extent of $163,000. The shares of the capitalization of the bank have been traded during the year to the sum of $1,320,723. There are now 21 branches of the bank, including the head office, and two city branches, one being on the corner of Yonge and Queen streets, and the other on the corner of Yonge and Bloor, in north Toronto. The premises occupied by the head office and Toronto branch property, at the corner of Wellington street and Leader Lane, are large and commodious, the building having a pleasing architectural effect and is ended at the home opposite. The interior appointments are substantial and complete, every facility being afforded the large staff for carrying on successfully the business necessary in every well regulated banking institution, all work being transacted with a system and regularity which be peak good management. Branches in Manitoba at Brandon, Portage la Prairie and Brandon in 1882, and the bank has ever since taken a prominent part in the development of that province and of the North-West generally. Branches were afterwards opened in Portage La Prairie and Calgary. A branch was opened during the past year at Edmonton, Alberta, while the new premises at Brandon (the property of the bank) have been in operation since the 13th of March, and meet in every respect the requirements of the customers and staff. The business at Calgary also has assumed such proportions that more suitable accommodation has become necessary, and the directors have purchased new premises, which, it is expected, will be, at an early date, ready for occupation. This bank transacts the business of the Government of the province of Manitoba, and makes a specialty of all Manitoba and North-West business, having good facilities for transferring moneys deposited with any of its officers in Ontario, or with its agents in Great Britain (Lloyd's Bank, limited) from those points to any point in Manitoba, the North-West Territories and British Columbia. Country branches are also open at the following points in Ontario: St. Catherines, Welland, Niagara Falls, Port Colborne, Ingersoll, Woodstock, Galt, Fergus, St. Thomas, Essex, Sault Ste. Marie, Rat Portage, at all of which a general banking business is transacted. A savings department is attached to each branch, every facility being afforded for the deposit at interest of large and small sums. The bank also makes a specialty of Government and municipal debentures; it has floated more than one issue of debentures of the City of Toronto on the London market, and has been a large purchaser of those and other high class securities. In short, every facility, of which the modern system of banking has taken advantage, is offered to the customers of the Imperial Bank, and that its efforts in this direction have been appreciated is evidenced by the success and prosperity it enjoys. The bank is agent in Canada for the Cheque Bank of London, England, and issues cheques upon that bank available in every city and town of any importance in every part of the world, thus affording travellers the same facilities which could otherwise be obtained only through a letter of credit, but without the annoyances as to identification, etc., which might be, and often are, inflicted upon the holders of such documents. The present Board of Directors is composed as follows:—President, Henry S. Howland, Esq.; Vice-President, Thomas R. Merritt, Esq. Messrs. Wm. Ramsay, T. R. Wadsworth, Robert Jaffray, Hugh Ryan, and T. Sutherland Stayner. The Chief officers of the Bank are: D. R. Wilkie, Esq., the able and energetic Cashier, who has brought his many years of banking experience to bear on the affairs of the Imperial Bank of Canada, with such excellent results that it now stands among the foremost banking institutions of the country; Mr. B. Jennings, Assistant Cashier, and Mr. Ed. Hay, Inspector, both gentlemen of large and varied experience in financial matters.

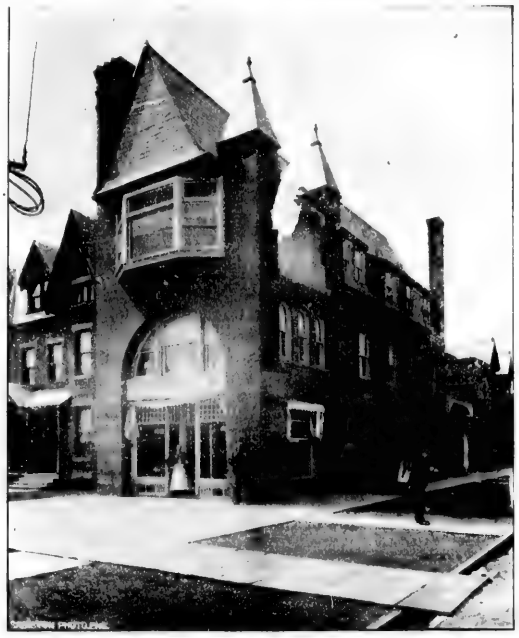
WM. RADAM MICROBE KILLER CO., 120 King-street west; Chas. W. Eman, manager. One of the greatest discoveries of modern medicine is that disease is caused by the presence of microbes in the blood. The revelation of this extraordinary fact has almost entirely revolutionized the system of medical therapeutics. The object of practitioners now is to destroy the microbe or bacillus of the disease and to discover the best drugs or combinations which will effect this end. Some may possibly look with distrust upon a patent medicine,—patented only to prevent fraudulent and deleterious imitations—and may prefer to go on in the old way rather than make use of such a wonderful and useful remedy as Radam's Microbe Killer. Prejudice will surely disappear when it is mentioned that this medicine has received, and stands alone in this matter, a public endorsement from a city council and Board of Trade, which surely ought to be sufficient guarantee of its genuineness. Amongst the members of the company who manufacture this article is the firm of Northrop, Lyman & Co., the well-known Canadian drug house of Front-street, Toronto, and since its introduction in 1890 the remarkable increase in the business done has necessitated the establishment of ten agencies throughout the country. Strong, Cobb & Co., one of the largest wholesale drug houses in the United States, located at Cleveland, Ohio, are also connected with the Canadian company. The store occupied by the company is a large one, with handsome plate-glass windows. A space of five thousand square feet is used, and the jugs containing the valuable remedy are piled from floor to ceiling. Four employees are kept constantly at work executing and shipping orders, which come in large numbers by every mail. The medicine is used for all diseases, and the purchaser is only asked to state for what ailment he requires the remedy and the correct article will be forwarded immediately. It is acknowledged on all sides to be a genuine, carefully prepared and successful remedy, and may be used with confidence by all. Mr. Chas. W. Eman is the company's representative in Canada, and is a thoroughly efficient and able business man. His energy and enterprise have in a large measure been the means of bringing this remedy before the public notice, and to them is largely due its immense sale. The officers of the company are: President, Mr. L. A. Cobb, Cleveland, Ohio; vice-president, Mr. J. H. McKinnon, of Northrop, Lyman & Co.; managing director, Chas. W. Eman.

ESTABLISHMENT OF M. McCONNELL.

M. McCONNELL, Wholesale Dealer in Wines and Liquors, 15 Colborne-street. A carefull examination of the past history and present condition of Toronto's various commercial enterprises and industrial institutions reveals not only the fact that their growth, although in many instances abnormal, has been natural, the result of the application of the proper means to secure the ends desired and under such conditions success might have been reasonably anticipated as the reward of the intelligent industrious efforts made not only to meet the growing demands of the increase in the markets already controlled by this center but also in that extended area increased and improved communication had made possible and it was largely owing to the fact that by realizing and providing for the great possibilities in the near future they were enabled to extend their trade that whereas it was formerly only Provincial. It is now hardly bound by the confines of the Dominion itself. It was this honest enterprising industrious effort of her citizens in the various avenues of commercial and industrial life the using to the full of every opportunity offered that has placed the city in the enviable position in which it is to day amply justifying its proud title of the Queen City of the West. In almost every department of commercial life numerous instances may be found of men who have earned a reputation of which they may be justly proud and have secured a deserved competentency who are still in the prime of a vigorous manhood and actively engaged in conducting the businesses they have built up. And this is especially the case in the liquor trade, for which Toronto has been long famous a fact easily recalled to the memory of Canadians by the mention of the names Gooderham and Davis and Larry Cosgrave, but it is rather to the Wholesale Trade that we desire to direct attention in this article such being of more direct and personal interest to the public at large and one which requires a combination of conditions and abilities to satisfactory and successfully conduct, rare discrimination, the product of natural aptitude and long experience, are indispensably necessary in the selection of the stock, thorough knowledge of the proper methods of storing, handling and treating the same and ample capital to provide the facilities therefor together with great business acumen and mental activity are indispensable necessities to success in this age of active and in some cases unscrupulous competition, and we have therefore much pleasure in calling our readers attention to the name of the gentleman mentioned at the head of this article Mr. McConnell Wholesale Wine and Liquor Merchant who is probably one of the best and most favourably known men in the Dominion in this line, being naturally of a quick decisive nature; years of careful study and observation and practical experience in every detail of the business has rendered him an expert in the selection and care of the large and varied stock carried while his commodious and well appointed warehouses abundantly testify not only to the appreciation with which his efforts to cater to the public in the past have been received but also that no expense is being spared in providing every facility to enable him to maintain the reputation of which he is so justly proud and in this connection we might remark that while Mr. McConnells experience has enabled him to select competent assistants he still controls and directs the business and exercises an active and careful supervision over the details of every department, thus giving to his patrons the benefit of that accurate and critical knowledge of the wants and requirements of the trade acquired by his long and intimate experience in connection therewith. The warehouses are conveniently located at 45 and 46 Colborne-street and those on Colborne-street consist of two magnificent commodious five storey brick buildings, each 40 x 100 feet in area, and are fitted up with every convenience for the proper storage of the immense stock carried and all modern conveniences for handling the same with such expedition as the ever increasing trade demands. In the building at 45 Colborne on the ground flour are located a suite of tastefully finished and well appointed offices and also the sample room where displayed in a most attractive manner are to be found samples of all the different varieties of wines liquors and cigars kept in stock, or for which Mr. McConnell controls the sale in this country. It is fitted up in the best of taste a beautiful, mahogany cabinet being part of the furniture, and all the other fixtures are in keeping with this really artistic specimen of furniture in cabinet makers art; the balance of this building is used for the storage of stock, which is so assorted and arranged as to facilitate the filling of orders with the least possible delay. The Building at 46 Colborne is immediately opposite the one just described and is exactly the same in dimensions and appearance being used exclusively as a bonded ware house, and is fitted up in every way suitable for that purpose. From the above, and the photogravure illustrations which appear on this page it will be seen that the premised occupied in the prosecution of this large business are handsome commodious structures, while their location in the very centre of the city (the business portion) makes them from points of convenience and general utility unsurpassed in Canada. Mr. McConnell's reputation being so generally recognized, that in addition to standard goods in every line which are always in stock, true to brand and in prime condition, he has the exclusive control of many choice brands of wines and liquors, and it may safely be asserted that his stock is one of the most judiciously selected and best assorted in the Dominion. A full line of Canadian, Irish and Scotch whiskies is always in stock, as well as a celebrated American brand "Antediluvian" for which he is sole agent for Canada, and also for D. P. McDonald's celebrated Scotch whisky "Long John," a liquor of such well-recognized reputation as to need no words of commendation from us. A specialty is made of J. Dennis' and Henry Monnie & Co's celebrated goods in brandies, the excellence of which is evidenced by their ever-increasing popularity and sale. With respect to the business, it is strictly wholesale, and extends throughout the Dominion, and is conducted on principles of the strictest integrity, all goods being free from adulteration, and positively as represented, which as they are purchased direct from the manufacturers, are supplied at the lowest possible price consistent with their quality and condition. Other leading specialities of Mr. McConnell's are light wines, Champagnes, Burgundies, Rhine wines, clarets, Sauternes, Madeiras, sherries, ports, etc., and a full stock is carried in prime condition and of the choicest vintage. As a citizen Mr. McConnell occupies a unique position. He has long resided in Toronto, and has intimate knowledge of the city's history, and has always enjoyed the respect and confidence of his many acquaintances, his list of friends being most comprehensive, embracing many persons prominent in commercial and political circles, as well as in the humbler walks of life. In all his feelings and aspirations he is essentially a Canadian, and as opportunity offered he has always extended his sympathy, and practically assisted any movement which in his judgment would improve the condition or enhance the renown of the city of Toronto. And it has been owing to this burning civic patriotism, and the existence of this feature of his character, that promoters of athletic sports have received from him such enthusiastic substantial and loyal support. He is in the strictest sense of the term a self-made man, and of no one can it more truthfully be said, that it is entirely owing to his own unaided efforts that he enjoys the respect, and occupies the position that he does, in the metropolitan city of the premier province of the Dominion.

ALEX. FINDLAY, Boot and Shoemaker, 706 Yonge street, Toronto.—Few parts of the human attire need be so carefully attended to as the coverings for the feet. Large numbers of people are obliged to be on their feet all day, and an ill-fitting boot would give them excruciating pain. This fact should be sufficient incentive to everyone to buy only of the best dealers. Amongst those in the city who come under this heading may be mentioned Mr. Alex. Findlay, whose well-known and largely-patronized store is situated at 706 Yonge street. This gentleman commenced business on his own account in 1887, and, having had a long experience before that date, is thoroughly qualified to hold his present position. He is efficient in every branch of the business, and his careful, conscientious work draws forth the encomiums of his customers. The store covers an area of six hundred and fifty square feet, and is amply equipped with everything necessary. The plate glass window gives Mr. Findlay an opportunity of exposing for public inspection a tasteful, attractive selection of goods, which give a favourable impression of their quality. The stock comprises all sizes and grades of boots, shoes, rubbers, etc. A specialty is made of jobbing and repairing, and in connection with the latter may be mentioned the "invisible patch." Two competent hands are employed all the year round. Mr. Findlay is an energetic business man, whose large trade has been produced entirely by his own exertions and enterprise.

MR. F. A. CLARRY.



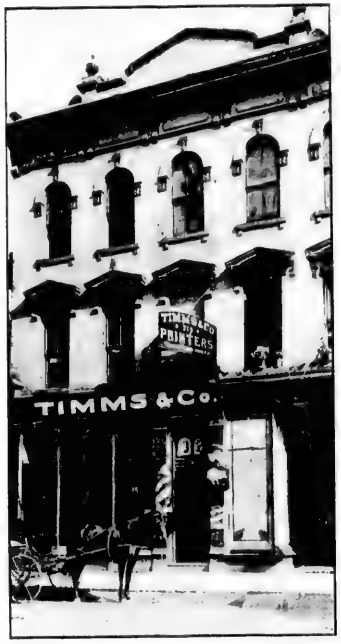
ESTABLISHMENT OF J. RINGER

A THRIVING CANADIAN INDUSTRY. Unprecedented success of the "New Empress," the latest and most perfect machine made. The "New Empress" Sewing Machine Co., 453 Yonge-street, F. A. Clarry, Manager. While not wishing to be invidious we call special attention to the following facts: The "New Empress" is an entirely new machine. (1.) It is the lightest running lock-stitch sewing machine in the world. (2.) It is in every way most convenient to handle, and is easily learned. (3.) It possesses absolutely new and special features which are found on no other machine. (4.) It has fewer working parts than any other machine. (5.) It is constructed on principles that have been tried and are well known, and which guarantee durability. (6.) It has the most perfect and practical attachments for dress making and family sewing. (7.) It has the most complete instruction book. The "New Empress" is recommended by physicians on account of its exceptionally easy motion; it is used by tailors and dressmakers as well as in private families, and in all cases gives entire satisfaction. The above expresses in a concise form the verdict of all who have had an opportunity of thoroughly testing the merits of this machine and in view of these facts correspondence is solicited, inspection invited, and practical tests facilitated by the company in order that all may be convinced of its excellence and superiority over all competitors. Do not fail to satisfy yourself as to the claims this latest and most improved article has on your patronage before even expressing an opinion, let alone making a purchase in this line. The growth of the City of Toronto and its present commercial supremacy among the cities of Ontario has in the former case been so phenomenal, and in the latter so decided in its character, that both are now generally accepted as indisputable facts, and rarely ever provoke discussion as to their causes, or why in the natural order of things a continued increasing prosperity may not be reasonably anticipated in the future. Through the very accident of its position as the capital of the premier province of the Dominion, it was placed in possession of many advantages, for here was necessarily located the seat of government, the law courts and educational institutions, while the unrivalled water and railway transportation facilities gave such an impetus to the commercial life of the city as to not only ensure its pre-eminence, but also to attract manufactures, and thus stimulate its industrial development, so that at present it may be safely stated that Toronto contains all the essential elements of greatness, and will in the future receive such accessions to its wealth and population as a growing trade with all parts of our rapidly developing Dominion will necessary entail. In noting the leading branches of manufacture that make up the total of Toronto's industrial activity, we would call attention to one which not only in itself, but also in its almost universal use, is worthy of more than a passing notice. The sewing machine is now so well known, and its uses so universally acknowledged, that it is regarded as an indispensable article in every home, and it is therefore not a matter of surprise to find located in this vast centre of population a factory devoted to this economist of time and labour. The Empress Sewing Machine Company is located at 453 Yonge street, where they have ample premises, consisting of a 3-storey brick building, having a depth of 120 feet; the office is on the ground floor, as is also the showroom, where are displayed a complete assortment of the machines suitable for every variety of work, and the management have two other establishments engaged in the manufacture of this popular machine. This business is a peculiar one, and requires a combination of qualities to secure its successful prosecution, for in these days of close competition production at the possible price consistent with quality is a necessity which can only be attained by manufacturing in large quantities, which cannot be maintained unless the sales keep pace therewith, so that in addition to mechanical skill, thorough knowledge of material, business intelligence of a very high order is absolutely necessary, as not only must the machine itself be satisfactory, the cares of finance and office details attended to, but also it is all important to so understand the wants and keep in such touch with the public as to be enabled to bring it before their notice as to secure the recognition and appreciation its merits justily its receiving, and it is entirely owing to the intrinsic excellence of the machine itself, and to the intelligence and integrity of the management that the Empress Sewing Machine is regarded as the premier article in its line on the Canadian market to-day. In appearance, convenience of moving, simplicity of construction, quietness in, and ease of, operation, range of work, and in the usefulness and variety of attachments furnished with each. The Empress is superior to any of its competitors, a fact which is duly evidenced in the experience of the many thousands who are using them throughout the Dominion, and we would here remark that while the management do not ask patronage because there is a Canadian enterprise, still this feature should not be lost sight of, namely, that Canada is not for them a dumping ground in which to unload surplus unsaleable or inferior stock, but their natural and legitimate market, and this fact alone is sufficient guarantee that the high standard of material and manufacture will be maintained, and the same honourable dealing which has characterized the company's business in the past will be maintained in the future. The present satisfactory condition of this industry is due to the manager, F. A. Clarry; this gentleman has had a large and varied business experience, and was for many years connected with manufacturing enterprises of considerable magnitude, among others might be mentioned the woolen mills at Orangeville, Columbs and Markoam, while at the same time he owned and conducted a large knitting business in this city, as well as being a large importer of and dealer in cotton and wools, so that very few have had better opportunities of acquiring a practical business education in all its details and developing that executive ability so requisite in his present position.

J. RINGER, Retail Grocery and Provision Merchant, Corner Spadina and Sussex Avenues.—Comprising most of the necessities, to say nothing of the delicacies of daily life, the business of the grocer and provision merchant is of the greatest importance, and in any centre of activity, he is a prominent factor in the commercial fabric of the place. This is true in Toronto, and among the retail dealers in groceries and provisions, Mr. J. Ringer is deserving of more than a mere passing notice. This popular and [illegible] merchant began business for himself in 1880, and [illegible] having to compete with older established houses, he [illegible] nevertheless, met with a flattering degree of success. [illegible] premises are eligibly located at the corner of Spadina [illegible] Sussex Avenues and are admirably adapted to the business for which they are used. The store is spacious and commodious, ample accommodation being afforded for [illegible] storage and display of stock, as well as for the rapid [illegible] tion of trade. The stock carried embraces staple and fancy groceries, including choice teas and coffees, spices, [illegible] delicacies, sugar and molasses from the West Indies, condiments, breakfast cereals, and, in short, everything [illegible] legitimately belongs to this branch of trade. Mr. R[illegible] aims to keep a prime line of provisions, and his patrons [illegible] all goods to be just as represented. The prices of the [illegible] are consistent with A1. goods, and are the lowest [illegible] patible with a living business. Personally, Mr. Ringer [illegible] clever and courteous business man, whose success is due [illegible] his own sterling integrity coupled with superior energy, enterprise and ability.

THE HOUSE RENTING COMPANY, Real Estate Agents, etc. Temple Chambers, 23 Toronto street. Some [illegible] years ago this real estate concern was established by Mr. Hugh A. Burns under the name of the House Renting Co. occupying for three years, offices at 11-13 Richmond [illegible] in the building called the Richmond Chambers. In [illegible] spring Mr. Burns was joined by Mr. James Nicholson [illegible] the same time they removed to the Temple Chambers, 23 Toronto street. The business done by this company is [illegible] extensive and consists of renting houses, collecting [illegible] managing estates, discounting notes, lending money [illegible] acting as special agents for the Lancashire Insurance Co. of Manchester, Eng. and the Excelsior Life Insurance Co. of Ontario, Canada. They are also financial brokers, [illegible] tors, real estate investors, under this head buying, [illegible] and exchanging properties. Of the two insurance concerns represented the Lancashire Insurance Co. is a fire and life company while the other is purely devoted to life insurance and is a home concern. The financial standing of both is of the highest character and such that throughout their lives a steady increase has taken place, becoming more popular from year to year. Messrs. Burns and Nicholson are [illegible] of long and high financial training, both having always followed the real estate business, the one in Canada and the other in England. Both are active in the work and by means of strict attention to their work and sound principles have not only added to their business but also to their reputation. They have always a large list of houses, stores to rent, and all kinds of properties to be sold or exchange [illegible] their books, while in the management of estates they have the full confidence and esteem of their clients. In society as well as in financial circles these gentlemen have made their mark being very popular for their leading qualities. Mr. Burns is a native of Hamilton, Ont., while his partner was born at Liverpool, England, where he was for a long time connected with one of the oldest land valuators in the country. He came to Canada in the early part of the present year.

ESTABLISHMENT OF P. H. JENKINS.



PRINTING OFFICE OF TIMMS & CO.

JENKINS & COMPANY, Feather Beds, Pillows, etc., 410 Yonge street. Some noises help sleep, as the dowing of [illegible] and the trikling of the water, they move a gent[illegible] attention, and thus still the natural and disursive motion of the spirits. There is nothing that induces sleep more effectually than a good, soft, feather bed and down pillow. Sleep is one of the necessities of life and should be perfect. For the past six years Messrs. Jenkins & Co. have been contributing to the comfort and health of Toronto's citizens in the matter of bedding. They occupy extensive premises at 410 Yonge street. The building comprises a handsome three story block, nearly four thousand square feet in dimensions, and having a frontage on Yonge-street of thirty five feet. Here an extensive business in the manufacture and renovation of feather beds, pillows and mattresses is carried on, giving employment to some ten skilled hands. The firm have always on hand a large assortment of these goods, including mattresses in hair and wool. In cleaning, a [illegible] process which does not injure the material, yet cleanses and sweetens, making the feathers and hair as light and clean as new, and perfect satisfaction is guaranteed. A specialty is made of upholstering and renovating of furniture in all branches. Their prices are extremely moderate and this fact, combined with the straight dealings towards the public, has placed the firm of P. H. Jenkins & Co. at the head of bedding manufacturers here.

TIMMS & CO., Publishers and Printers, 13 Adelaide street east. Of the several establishments carrying on the work of printing and publishing, none can, with truth, be said to hold a larger share of public confidence than Messrs. Timms & Co. For eleven years this firm have successfully carried on an extensive and yearly growing trade as book, job and music printers; their specialities being fine commercial, legal, bank and ecclesiastical printing. Book and magazine printing, as also music, both staff and tonic-sol-fa, are undertaken by them, and as their steady growth has shown, with satisfaction to their customers. In 1880, and until the past year, the firm was known as Timms, Moor & Co., Mr. Moor then retiring, so that now Mr. G. V. Timms and Mr. J. Alex. Imri are the sole partners. Two flats, 65 x 40 feet in dimensions, are occupied by the firm, the first as a pressroom, equipped with several of the most modern styles of presses which are run by an 8-h.p. electric motor, electricity being also the lighting medium. On the second floor are found the offices and composing room, the latter supplied with a large and complete assortment of type. Twenty-six hands are on the pay-roll, all belonging to skilled handicrafts. July last saw the first issue of *The Dominion Musical Journal*, which has started its life with a guaranteed circulation of 4,000 copies. It is 32pp. in size, well printed, and of fine double-coated paper, being filled with a series of interesting articles, etc., of interest to amateur musicians as well as professionals, music teachers, institutions, societies, and the trade. Both partners take an active share in the management, watching with close scrutiny the entire work so that nothing unsatisfactory and not up to the highest standard should be delivered to their patrons. Energetic and thoroughly reliable, these gentlemen have the best wishes of their fellow citizens in their future prosperity.

THE ADAMANT MANUFACTURING CO., Manufacturers of Adamant Wall Plaster, 100 Esplanade East, Toronto. A practical wall plaster, combining all the advantages of more expensive cements, has long been wanted in the building world. Common lime mortar has too many defects to allow of its use in the modern home, office or public building, and we now have a material on the market which fills a long felt want. Adamant wall plaster is a fire and water proof, machine made mortar, made on stated formulae and consequently always the same; is shipped dry in bags like flour; is cleanly and easy to handle; sets in a few hours, thus allowing the finishing coat to be applied within forty eight hours, and having a density that renders it unsusceptible to absorption. This very density renders an adamant wall impervious to heat, cold or water. Adamant is manufactured in thirty mills throughout the United States, England, Australia and Canada. The Canadian branch is located in Toronto at 100 Esplanade, East, where the company has a large four storey building, 30 feet wide by 140 feet deep. A force of men are here employed and the business of this concern is constantly increasing. Agents handle Adamant in every large town in the Dominion and will be pleased to send circulars, samples and any information to any address. Mr. W. B. Cherry is the Company's manager for Canada and gives his personal attention to the output of this mill.

THE ADAMANT MANUFACTURING CO.

MR. W. F. MACLEAN.

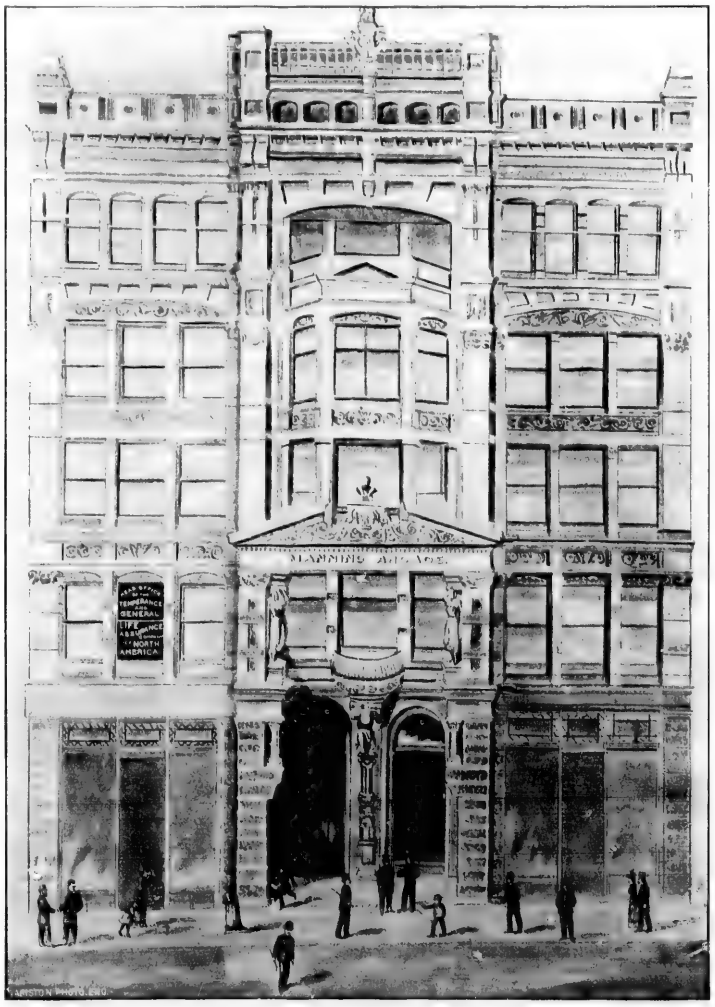
MR. W. A. WARRINER.

THE TORONTO WORLD. "The power of the press" is a well-known saying, the truth of which must be admitted the world over. In Russia and other European countries scarcely a day passes that evidence is not given that this power is feared as well as admitted. There, the editors are muzzled; it is illegal, if not criminal, for them to give a just expression of opinion on any subject that savors of being "agin' the government," or shows up the little eccentricities of royalty; they are browbeaten, fined, imprisoned, and even have to undergo the horrors of Siberia for indulging in a little independence of speech in the interests of true reform, or otherwise. A German editor lately mentioned that the Emperor had shot four stags; he, the editor, will possibly be out of gaol in three months. Such a state of affairs would not be tolerated for a single day in this thrice blessed country. Among the many privileges enjoyed by us is the right of freedom of the press, and it has never been abused to any great extent. Many of the greatest changes that have been recorded in Canadian history, and municipal and parliamentary reforms, have been the result of the outspoken and fearless stand taken by the daily press of the country. Many a national calamity has been averted by that same fearless attitude. It is true to a great extent that the press rules the country, and the paper that voices the sentiments of a right-thinking people is the one that is looked up to, by that people, and as a natural sequence achieves well-merited and highly appreciated success. Such a paper is the *Toronto World*, that bright, newsy sheet, whose advent each morning is eagerly looked forward to, by thousands of citizens, and Canadians in general. This popular Journal was established in 1880 by Mr. W. F. Maclean, who is still a young man, and whose rare ability and cleverness have been proven on more than one occasion. Located first on Adelaide street east, the *World* premises were transferred to Melinda street, the business office being on King street east, and from thence to a fine location on Yonge street, which became the home of the paper in 1892. These premises are large and commodious, and in every way suited to the requirements of a newspaper office. The press-room is on the basement, the business office on the ground floor in front, while the Editorial and Reportorial Departments are in the rear of the Business Office. The Composing Room, and Stock Rooms are upstairs. The whole establishment is fitted up and equipped with every requisite and convenience for successfully issuing the paper, and carrying on the business routine resulting therefrom. The press from which the *World* is run off is a magnificent one. It is called the Goss Insert Perfecting Press, and is manufactured in Chicago. The paper is supplied automatically to this machine from huge rolls, is cut, printed on both sides, and folded, another beauty of the press being that a single sheet is printed, and automatically pasted in or "inset" between the other two sheets, thus making a six page edition. This is the only press of the kind in the City of Toronto, if not in the country. The *World* is independent in politics, and is published every morning in the year. The Sunday edition is fully up to the times, it contains a full account of the latest sports, local and telegraphic news, politics at home and abroad; the week in society, which department is under the control of Lorna Doone; best current comment on literature, music, and the drama; extensive editorial and personal criticism on subjects of home, social, and political interest; etchings of prominent men, and several good short stories, the whole presenting a budget of most interesting reading matter. The size of the *World* is 4 pages, 19 by 24, while the Saturday and Sunday editions are 8 pages. The *World* is the only *one cent* morning daily in the Dominion of Canada, and has the largest circulation of any daily paper published in Ontario. It is very much after the style of the *New York Sun*, being bright, breezy, pointed, pithy, newsy, witty, original, and unique in journalism—a variety of terms that but half express its *tout ensemble* of excellence. It is a wide-awake journal, ably edited, containing all the news in condensed form, and is steadily gaining in public favour, because of its outspoken course and vigorous manner in dealing with the evils of society and government. It never falters in its fight for municipal and parliamentary reform, handles monopolies without gloves, and speaks in words plainly understood. The sending of a special correspondent, in the person of Mr. Henry T. Howard, to Ireland during the British elections, and the issuing of a Sunday edition, are practical demonstrations of that enterprise always evinced by the *World*. Newspaper "circulation" is the electricity of the present day; the lightning medium of communication between advertisers and the great public. Benjamin Franklin was a newspaper man in the best sense, and the *Toronto World* joins hands (metaphorically) with the great departed, in perpetuating rapid transit in business. Those who use the columns of the *World* for advertising purposes, always get the quickest, the most positive, and the best returns. The bold, fearless manner in which this paper attacks the giant evils of the day, places it in the hands of every thoughtful and well-informed business man, and those who wish to keep abreast of the times. The *World* has scored a distinct success, and the citizens of Toronto are showing every day that they appreciate the advantages to be derived from such a clever sample of modern journalism. Mr. W. F. Maclean, the well known proprietor, was elected to Parliament, as member for East York, on the 11th of May, 1892, the vacancy having been caused by the death of the late Hon. Alexander MacKenzie.

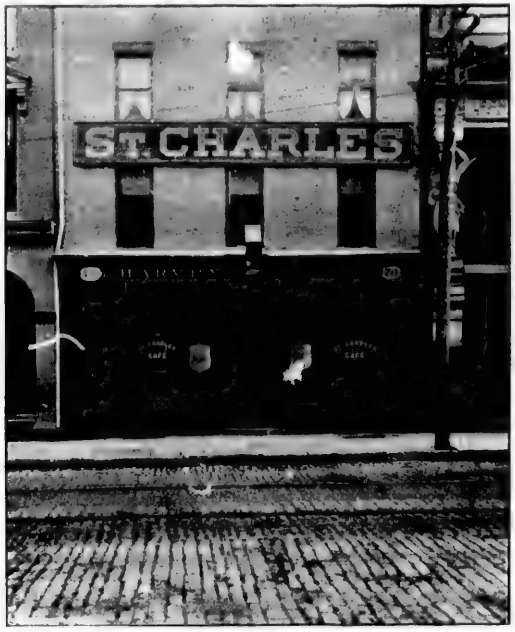
COLLEGE OF COMMERCE, W. A. Warriner, Principal.—There are schools where the processes of education are so well adapted to the practical needs of the hour, that it is profitable to attend to them. Canada has several such schools, and among them is the North Toronto College of Commerce, taking a foremost rank. This institution is located in the first flat of the Imperial Bank building, corner of Bloor and Yonge streets, Telephone 3001. The College rooms are handsomely carpeted and equipped with new furniture and modern appliances. The premises are brilliant with floods of light streaming in through numerous windows, and the arrangements for steam heat, ventilation and all conveniences, reach perfection. The system of training and methods of instruction used, are unique and original unlike those of other commercial schools. In the Business Departments, the term *business* is used in the broadest sense, with special reference to production, exchange and distribution as governed by the natural laws of supply and demand. From the theory and practice of the fundamental principles of the accounts resulting from the operation of these forces and laws, the student acquires a thorough knowledge of the *science* of accounts. Thrown upon his own resources, with the condition of business about him, he learns how to do by doing—practicing business, the exemplification of the industrial plan guided by established business rules, customs and laws. He realizes the importance of making such a record of his business transactions as will afford a reliable source of information in regard to past, and a safe guide for future dealings. The student performing such work under the personal supervision of skilled experts, is distinguished from the ordinary machine mail bookkeeper, by his ability to make intelligent application of his knowledge through forms suitably adapted to the nature and requirements of his own business or that of others. The same modern, practical features characterize the Shorthand Departments. Thoroughness and accuracy seem to be the first results sought. The students are classified and the theory, dictation, typewriting, amanuensis practice, letter press work and reporting, are systematically graded with a view to attaining the desired results as rapidly as possible. Of the many distinctive features in the methods of this school, that of *individual* instruction, treating each student according to his capabilities, enabling him to progress as fast as his ability will allow, and that incorporating the *Individual* system, leading along the lines of suggestion and stimulating investigation, challenges attention and admiration at once. Most schools follow early ruts. They give a long, dry and tedious course in theory bookkeeping with brief practice. But this College demonstrates its modern tendencies and progressiveness by reversing this order of things. It provides a short, comprehensive theoretical course which gives the student the manifest advantage of a training three-fourths of which, is business practice. Being placed upon his own responsibility and required to work out his own promotion, he gets a personal experience and a knowledge of incalculable value in later years as a safeguard against losses and reverses of fortune too often the result of ignorance. Frequent lectures on business methods are delivered by leading merchants and professional men, eminent for their experience, culture and hard business sense. There are

also three series of lectures on commercial law, parliamentary procedure, and the first makes and breaks in business, delivered by the principal at regular periods. Another practical and welcome feature is the Parliamentary and Debating society, meeting semi monthly, to encourage practice in parliamentary law and procedure, debates and other literary and musical exercises. Twice each year the institution offers gold medal prizes for excellence in original essay and oration competitions. The Alumni Association is a strong organization keeping in active touch with the work of the school. Great mutual benefits follow as results of this organization. The College of Commerce, as it is popularly known, was established by Mr. W. A. Warriner and its attendance averages twenty students per month. The attendance is as large as can be accommodated; many applicants are refused for want of room. A most phenomenal record in a country where there are so many commercial schools; but a discerning public is not slow to discriminate in favor of the best. Mr. Warriner has had ten years experience as expert accountant and teacher. He served in two leading business schools, Eastman and Packard, besides examining the work in several others, was commercial principal in New Jersey two years, in Woodstock College two years, at Jamestown, N.Y., three years; each position being a well earned promotion. Hundreds of his students, both men and women, are winning their way to fame and fortune, practicing the principles he taught them. He has also had charge of the penmanship class in the government "School of Pedagogy for the Training of High School Masters," established by the Minister of Education. Mr Warriner is an earnest, energetic man, well qualified to discharge the responsible duties of the prominent position he holds so acceptably as Principal and Manager of the College of Commerce. In these busy days our chiefs of commerce are too much occupied in their offices to have time for the training of "raw material" in their clerkships, and the young man who would set out favorably in life is the more likely to be successful if, before entering an office he would take a course in a business and shorthand school. The College of Commerce is just such an institution as a young man or woman would find it advantageous to graduate in. It is thoroughly well equipped, and draws the brightest lot of students to be found perhaps in any school of the kind. Graduates are assisted to positions, and merchants and business men generally, would do well to remember that it would save them time and trouble to apply to this College for clerical help. They could rely on having competent ladies and gentlemen sent to them. The reputation of the institution is national and it rests upon its own merits as every reputable school or business should. The success it has achieved is but the outcome of the excellent methods and system employed.

TEMPERANCE AND LIFE INSURANCE. That there is room in Canada for a company doing business on the same general lines as are followed by the United Kingdom Temperance and General Provident Institution of England is being amply demonstrated by the experience of The Temperance and General Life Assurance Company, which has recently issued its sixth annual report. The position and progress of this company, as indicated by its annual reports, are such as to justify the strongest confidence in its future success. When we consider the fact that during the past two years the new business of several of the largest, strongest and most aggressive companies has fallen off, both in number of risks and amount of insurance taken, and that the aggregate number of risks taken, and amount of insurance written by all the companies in Canada, have fallen off considerably in each of these years, while the business of this company has made large and steady gains, not only in these features, but in every feature of its business which tends towards magnitude and strength, we must be convinced that its business is being done on the right lines and managed with consummate skill. The rates charged for insurance are as low as is consistent with safety and equity, and the plans and practices of the company are of the most liberal character. Besides issuing policies on all the most approved plans in use by other companies it offers to total abstainers, whose lives are satisfactory in other respects, what is known as the Abstainers' Graded Plan, the rates for which are the lowest quoted by any institution issuing a regular policy for life insurance. For its ordinary life policy it is claimed that it is the most truly liberal and strictly equitable policy issued, and that it fulfils the primary and principal object of life insurance—protection for the home—in a greater degree than any other policy issued, for the reason that it is the only policy offered to the Canadian public that can neither lapse nor expire till death ensues, after three annual premiums have been paid on it. This guarantees full value in insurance for all money paid on account of these policies, making them strictly equitable and as safe to the insured as human skill and ingenuity can make them. It is claimed, as experience shows, that while companies which are organized on the lines followed by the two companies which we mention in this notice do not have a higher mortality than other companies, in their general business, they have a very much lower mortality in their temperance than in their general section. This is owing no doubt to the very rigid selection of risks made by such companies, and the disposition of those given to intoxicants to shun such companies, their very names causing a prejudice against them in the minds of such persons. Not only does the report for the past year show that, as compared with the business of the previous year, there was a large increase in the number of applications received and accepted, a large increase in the amount of insurance asked for and accepted, an increase in the premium income, an increase in the gross income, an increase in the amount of insurance in force, and a greater increase in the assets than in the liabilities of the company, giving an increased surplus for the security of policy holders, but a study of the recently issued preliminary abstract of insurance done by Canadian companies in 1891 shows that in all the items covered by the report the percentages of gains made by The Temperance and General Life were greater than those made by any of its competitors, while its death rate was considerably less than that of any of them. To be first in the majority of points covered by the preliminary return to government would be creditable, but to be first in all, excites our admiration. Not only does its success, as shown by these reports, command confidence, but the high character of the men who constitute its directorate and chief officers warrants the belief that the success and confidence already gained will be maintained and increased in future. The Hon. G. W. Ross, Minister of Education, is its president, and its vice-presidents are Hon. S. H. Blake, Q.C., and Robt. McLean, Esq., secretary of the Fire Underwriters' Association, all well known and highly respected temperance advocates. Of the manager, Mr. H. Sutherland, who is a life long total abstainer, it may be said that, by close application to his work and by careful study and observation of the best available literature, and of the plans and practices of the best companies, he has made himself master of the situation, and that he has sufficient strength, energy and determination to keep fully abreast of the times in all that is necessary to enable him to make his company what he desires it to be,—the best if not the biggest company in the field. He has the confidence and respect alike of policy holders, directors and agents wherever the company operates. Mr. Sutherland, previous to taking the management of the company, had an extensive and varied experience in field work, and made himself thoroughly acquainted with its necessities for success, and can therefore sympathize with, encourage and assist agents in their difficulties as one who knows from practical experience just what has to be contended with, and does not merely theorize. This fact is fully appreciated by the agents of the company, who invariably respond heartily to their manager's requests. The competency of its secretary, Mr. J. G. Begg, and the other members of the office staff, is abundantly shown by the fact that its annual report was completed on the evening of the close of the old year and sent forward to Ottawa on the first day of the new year, and that this company's annual report and financial statement were the first to be given to the public in Canada. It is worthy of mention that the same may be said of the report of the United Kingdom Temperance and General Provident Institution of England, as it was given to the public in advance of all others. The head office of the Temperance and General Life Assurance Company is in the first floor of the Manning Arcade building on King street, Toronto, (a cut of which will be seen elsewhere in this issue) where inquiries with regard to its plans or policies or with regard to desired loans, will receive prompt consideration and careful attention.

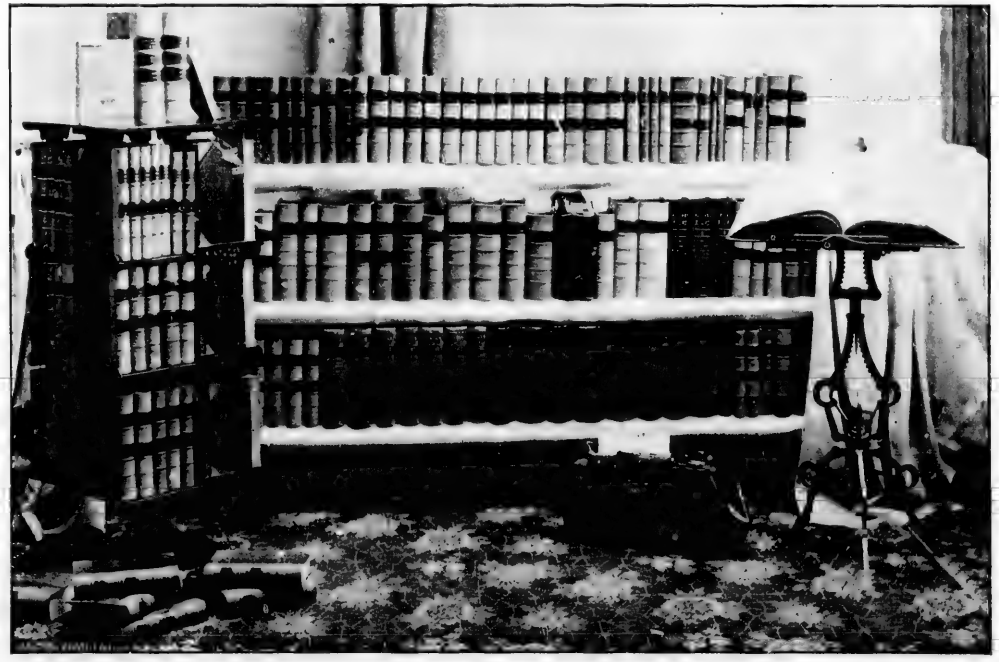


THE MANNING ARCADE.



THE ST. CHARLES HOTEL AND RESTAURANT.

The ST. CHARLES HOTEL AND RESTAURANT, 70 Yonge street, near King, Mr. Harvey M. Pierce, proprietor.—There is nothing that adds so effectively to the prestige of a city the size of Toronto, as desirable and first class hotel and restaurant accommodation, that is, not only in the eyes of citizens, but more especially of the travelling public. What the "Boston Oyster House," "The Richelieu," and the various fine restaurants are to Chicago, New York, and the great American cities in their respective turn, the "St. Charles" is to Toronto, in fact, it is this to Canada, for this far-famed and well-conducted rendezvous, for the best class of transient and permanent patrons, is equipped with the finest bar in the Dominion, and supplies wines, liquors and cigars in diversity and excellence of quality unsurpassed. Therefore, this comprehensive work on the Queen City of the West would be gravely wanting without due reference being made to this well-known house. The "St. Charles" has an extended history of progress and success, and dates its establishment to 1841, by Mr. Fred. Mossop, who carried it on, up to the year 1888, when he was succeeded by Messrs. Heslip & Pierce. These gentlemen conducted the house, increasing and improving the accommodation, from year to year, until December of 1891, when Mr. Pierce assumed sole management; and it might be here mentioned that as a cordial host and an efficient and obliging attendant to the wants of patrons, Mr. Pierce has probably no superior in this country. Let us refer briefly to the magnificent equipment of the establishment. It is a splendid three-storey brick structure, centrally located at 70 Yonge street, and near the corner of King street, the busiest portion of the city, presenting a most attractive front of plate glass show windows, within which are to be seen steaming viands and choice delicacies in all seasons. The interior is even more pleasing, the bar-room being a veritable work of art, adorned with handsome mirrors inlaid upon a magnificent mahogany cabinet of shelves, beautifully carved in most exquisite designs, upon which are tastefully disposed cut glass decanters, the whole front being decorated with a happy blending of stained woods and fancy glass ornaments, the beauty of which is to be fully appreciated must be seen. Needless to say the proprietor prides himself in keeping the bar stocked with the choicest and most popular brands of fine whiskies and light wines of all descriptions, also cigars and cigarettes of all varieties, and the best can always be obtained at the "St. Charles." In connection are very spacious and commodious dining rooms and suitable lunch counters, supplied always with the best the market can afford; in fact, so enterprising is the proprietor that if there is a rare delicacy or a special dish in the city the "St. Charles" is sure to have it first, and this is a characteristic of the house. The cuisine is select, and accommodation is afforded for 100 guests at once, and the fact that as many as 300 people dine here daily will give some idea of the liberal patronage accorded the house, and the popularity of its proprietor. On the second floor is located the main dining hall, and a special feature is, that the best oysters, finest varieties and specimens of game in season in this city are served daily at these tables, and the house has become proverbial among travellers and business men in the city for the excellence and superior character of its bill of fare. Mine host, Mr. Pierce, supervises all operations in person, and is esteemed by all who know him for his untiring energy and assiduity in business, and his wonderful tact to suit everybody's particular taste and fancy. He caters only to the best people, and thus avoids all connection with the rough element that so frequently ruins the tone of a first class house. Personally Mr. Pierce is a native of Somersetshire, England, and has been in Canada nine years, where he has not only retained the good will and respect of all who have had dealings with him, but has built up a business which is constantly increasing in volume, and reflects up n him the highest credit for energy, enterprise and superior ability.



THE CARSWELL CO., LIMITED.—(See next page.)

THE CARSWELL CO., (Ltd.) R. Carswell, General Manager. The house of "The Carswell Company Limited," Law booksellers, publishers, printers and bookbinders, began with Robert Carswell in 1871, and filling a want, grew to considerable dimensions until 1878, when the firm of Carswell & Company was formed, consisting of R. Carswell, C. Frankish, W. E. Collins and A. Poole, Mr. Carswell continuing removing to Edinburgh and opening a branch business in Great Britain, for the convenience of the house. This branch house continued with profit to the firm until 1886, when it was closed. The requirements of the business led Mr. Carswell's return to Toronto in 1883, when he again resumed control of the business, and it has continued under his management up to the present time. The new company "The Carswell Company (Limited) was chartered in September, 1891. The directors being: R. Carswell, president and general manager; Arthur Poole, vice president; Charles Brown, secretary-treasurer. Mr. Poole is the only one who has remained in the business with Mr. Carswell throughout since the year 1874, although several others have been some years connected with the business. Mr Hall, the foreman of the bindery, having been connected with the house since 1874. Books bound by this firm are found in every law library in Canada and their general bindings, such as magazines, illustrated works and books of art, are such as to commend their workmanship to the public; for the convenience of those having books to bind they will have their wagons call, give quotations, assort, ship, etc., by being advised, and we believe this to be the only firm in Canada who undertake the work on such a scale. The transactions of the company extend around the globe, but chiefly in Canada, the United States and Great Britain. Four travellers are engaged by the firm, and they visit yearly, from one to four times, all parts of Canada, from Halifax to Victoria, and the principal cities in the United States and the West Indies. Its law public ations embrace outside of Quebec nearly all that are issued in Canada, and of the Quebec reports, it is the owner of nearly forty volumes. Its publications in all reach about two hundred and fifty books, among the most recent important works being the Judicature practice of the Supreme Court of Ontario, and the Digest of the Law Reports of Nova Scotia. One of its largest transactions was the purchase of the Upper Canada Reports from the late Henry Rowsell, and the re-printing of the same in seventy volumes, at a cost of about seventy thousand dollars. It now owns all the reports published in Nova Scotia and nearly all of those published in New Brunswick. One of the smallest and most popular useful books issued by the firm is the "Canadian Lawyer." Whoever handles property or money to any extent, or engages in the most trifling matters of business, will find this work a reliable, and therefore a most useful companion. It was prepared by a Toronto lawyer in 1887, and incorporates the general laws of Ontario, New Brunswick, Nova Scotia, Prince Edward Island, Manitoba and British Columbia, and it will be specially useful to one who has transactions with the various provinces, as giving in a few lines the information that he may probably have to wait days to obtain elsewhere, and otherwise at a trifling expense, the book costing only $1.50. All the books useful to magistrates in Canada are published by the house. The Canadian *Law Times*, a monthly publication, giving a summary of all the cases decided in Canada, is a work that has met with great approval by the profession throughout the provinces. The new company started with a large list of customers acquired through many years of successful management of the business, and we do not doubt it will go on and increase in importance with the growth of the country.

JOHN TAYLOR & CO., Proprietors of the Morse Soap Works: Manufacturers of Laundry and Toilet Soaps. During the present century soaps of many different kinds have been placed on the market, some disappearing entirely, others gaining wide popularity. This last is the case with Morse's Laundry and Toilet Soaps. The Morse Soap Works was founded in 1865, and since that time have gained marked and eminently well-deserved success, and great prominence for the output of their soaps. "Morse's Soap" is as familiar as a household word, and is used and well known throughout the country, its purity and excellence being unsurpassed. The output in this line is extremely varied, and is unsurpassed by any foreign house. Their toilet soaps have a high preference with the public, and are made in over 500 varieties, some being opaque, others transparent, while specialties are made of "Persian Bouque," "Wood Violet," "Heliotrope" and "Infant's Delight." They also manufacture over 100 varieties of laundry soaps, the leading and most popular specialties being Morse's Mottled "Eclipse," "Every Day" and "Perfection," all of which are too well known to require any comment from us. The splendid warehouses and offices of the company are located at 77 Front-street east, comprising a large building four storeys in height and 35x120 in dimensions, and the fact that the weekly output is over 100 tons, will give some idea of the magnitude of the business, which is, of course, continually increasing. A short time ago a new departure was made in the manufacture of perfumery, a line in which John Taylor & Co. also bid fair to rival other contemporaries, as they do in their celebrated soap. At the Don station several acres of land are occupied by two large factories and yards, the buildings being fitted up with the latest improved machinery and appliances required for the successful prosecution of their work. In both establishments the employees number over 100, while ten travellers are continually on the road. The trade area comprises the whole of Canada, Newfoundland and the West Indies. Messrs. John Taylor & Co also control the Dominion Dyewood and Chemical Co., carrying on the business of general dye salters. This business has now been in existence for over six years, during which period it has steadily increased in volume. They are the sole agents in Canada for the Farbenfabriken-Friedr, Bayre & Co., Elberfeldt, Germany, manufacturers of aniline dyes and alizamines; Read, Holliday & Sons, Ltd., Huddersfield, Eng., manufacturers of aniline dyes, and Mucklow & Co., Bury, Eng., manufacturers of dyewood and tanning extracts. Large importations in these lines are made every year for consumption in the woollen and cotton mills. The Dominion Dyewood and Chemical Co. also control the celebrated Yorkshire fulling and scouring soaps, also cotton seed oil and white fulling soaps, which are being used altogether by the largest woollen and hosiery mills in Canada. Their office is also at 77 Front-street east, and works at the Don station. Mr. John Taylor is by birth an Englishman, having been born in the County of Staffordshire, emigrating some thirty-five years ago. For three years he was elected as alderman for St. Laurence Ward, and during two years of that period was chairman of the Market and Health Committees. He was one of the promoters of the public library, and for a time held the position of chairman of that Board, being also a member of the Board of Public Works. Few men have done more for their city than Mr. Taylor, who, both in and out of public office, has ever been identified with the best interests of Toronto. He is a member of the Board of Trade, and a man whose life has been marked in an eminent degree by enterprise, judgment and business ability. His son, Mr. M. J. Taylor, is the junior partner, during the past few years having relieved his father of the more arduous details of management.

HOLFORD WALKER, M.D., F.R.C.P., & S.K., Fellow of the British Gynæcological Society, &c., Medical Superintendent of Rotherham House Hospital, 54, 56 & 58 Isabella-street, a private institution for the treatment of surgical and nervous diseases of women, and those suffering from the acquired habit of narcotics, or alcohol in their various forms. After a period of twenty years active professional life, Dr. Holford Walker decided to devote

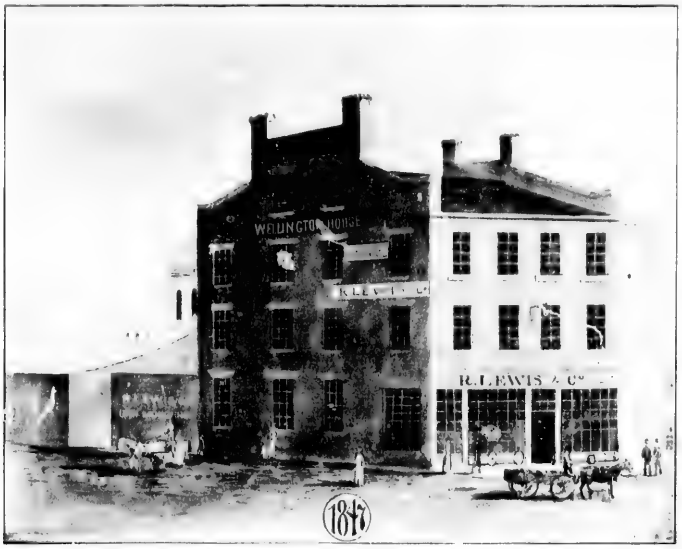
MR. HOLFORD WALKER.

himself entirely to special work, and in order to become more thoroughly qualified spent a winter in Philadelphia observing the practical working and results of Dr. Weir Mitchell's system of treating by rest and massage the nervous and hysterical diseases of women, and later visited England to spend six months with Mr. Lawson Tait, of Birmingham, the most noted surgeon in surgical diseases of women. The doctor, who was the first to open a private hospital in Ontario, established it in Hamilton, but two years later, finding the house inadequate for the requirements, determined to remove to Toronto, where greater facilities are obtainable, and purchased a handsome pair of semi-detached houses on Isabella street, but soon found it necessary to procure a third, in order to meet the increased demand for rooms,—the three united forming the most complete private hospital on the continent. The arrangements and details for the comfort of the patients are perfect in every respect. The idea of it being a hospital is completely forgotten by the comfortable and home-like look of all the surroundings. The staff of nurses, seven in number, are all young ladies of education and refinement. Toronto, and, in fact, Ontario, is to be congratulated in having such a much needed establishment in its midst, where medical men can send their patients with a confidence that they will be well cared for, instead of, as heretofore, being obliged to send them to foreign countries, where the expense is so much greater and the results no better.

ONTARIO LADDER FACTORY, 310 and 312 King street east. George McFarlane proprietor. In a few months this factory will have been in operation for a period of twenty years, for it was established in 1872, by Mr. George McFarlane. It is situated at 310 and 312 King street east, and consists of a two-storey frame building, 35x75 feet in dimensions, being equipped with a variety of machines necessary to the class of work carried on. Ladders of all kinds are manufactured in this establishment, the principal varieties being the extension ladder suitable for painters, lightning rod men, tinners, and general use. It is strong, simple and reliable, made of clear, Norway pine, with hickory rungs, and safety cross-bars of wrought iron. These ladders are extremely light and fitted with self-acting gravity hooks. The "Universal," suitable for home, farm, and general use, is in two parts, and can be used either separately or together, and is known as a double extension ladder. It can be used as a painter's trestle, or by tinners, and is extremely popular with fruit growers. The painters' trestle, rather different from the foregoing, is made of Norway pine, hickory and wrought iron. For family use an article is turned out known as McFarlane's Patent Model Step Ladder. It is handy, very light and strong, manufactured from the best materials, and has a shelf hung to the legs, which lock them open, and is always out of the way. Udell's Patent Bar, the newest and latest thing in the market, is very useful for drying clothes, giving a large drying surface. It is strong, light and well finished. This factory also manufactures a large number of bath tubs for the whole country, throughout which the output is distributed, giving universal satisfaction. Ten men are employed under the supervision of Mr. McFarlane, who is himself a practical man, having spent ten years in the employ of the Udell Woodenware Works, of Indianapolis, Ind. He is a true Canadian, a live and honourable business man, and in carrying on this work has attained a deserved success and a high reputation.

P. TURNER WILSON, Chartered Accountant, Assignee, Agent, etc., 28 Toronto street.—Business men, professional men and tradesmen throughout Canada to-day present a peculiar aspect; for, casting an eye over the many revolutions in society and commerce, one is led to look at nationality; and in the higher fields of success, positions, callings and livelihood included, there is no race better represented than is the Scotch. Perseverance and thoroughness characterize the natives of "the land of brown heath and mountain flood," and it is exceptionally gratifying to make special mention here of Mr. P. Turner Wilson, an accomplished and clever chartered accountant, who about three years ago commenced business here. Mr. Wilson received his business education in Scotland, and is sound and reliable in every detail of practical work. It might be mentioned that his abilities were recognized first by Hon. Mr. Snowball, of New Brunswick, who engaged him and brought him out to Canada, and for three years Mr. Wilson faithfully and satisfactorily discharged his duties as accountant at Chatham, N.B. He then resolved to embark for himself, seeing the many opportunities offered for an accomplished and capable accountant in larger cities. Accordingly, three years ago he removed to Toronto, where he has met with marked success, having drawn about him a wide and steadily increasing circle of patrons. All kinds of accountants work is skillfully executed, auditing being a specialty, while accounts are adjusted, books straightened, monthly trial statements and yearly balance sheets are prepared, and contracts are made by him for auditing or superintending books. Mr. Wilson also making an additional specialty of managing affairs during the temporary absence of principals. Personally, Mr. Wilson is a man of marked culture and erudition; he is a member of the Institute of Chartered Accountants, is a mason, as well as a member of various lacrosse, tennis and cricket clubs of the city. Socially and commercially Mr. Wilson has made many friends in Toronto, and his success is watched with admiration by all who know him.

J. H. HUTLY, Dispensing Chemist and Druggist, 528 Yonge-street.—Druggists occupy a most important position amongst the business men of the present day, and, indeed, of all ages, for their office has been to compound and often prescribe medicines for the relief of the many ailments of mankind. This being the case all will see that it is highly necessary that a druggist should be an experienced man. In Ontario the laws provide that all pharmacists before commencing business on their own behalf should pass a stringent examination, as well as undergo the necessary apprenticeship. Mr. J. H. Hutly, of 528 Yonge-street, is thoroughly qualified in every branch of his trade and has had a lengthy and valuable experience of twenty-five years, having been seventeen years with Messrs. E. Hooper & Co. His store, which is of a large size, measuring 18x110 feet, is handsomely fitted with hardwood counters, glass cases, mirrors, shelving, etc., and plate glass windows, which expose to view a tasteful display of goods. Mr. Hutly commenced business ten years ago on the same street, but in 1888 found it necessary from increase of custom to remove to his present premises at the corner of Breadalbane-street. The stock carried is always carefully selected and consists of pure drugs and chemicals, toilet articles, etc., only the finest quality being sold. The dispensing department is attended to by himself and a staff of competent assistants under the personal supervision of the proprietor. Mention must here be made of Mr. Hutly's well known and largely used Rheumatic Cure,—and other reliable preparations—the efficacy of which has been often proved. Mr. Hutly is an educated, courteous gentleman, conscientious in his business, having always endeavoured to attain the highest position as a pharmacist.



1867.

1888.

ESTABLISHMENT OF RICE LEWIS & SON, LIMITED.

RICE LEWIS & SON (LIMITED), Hardware and Iron Merchants, corner King and Victoria-streets.—There is no firm, which has its headquarters in Toronto, better known in Western Canada than Messrs. Rice Lewis & Son (Limited). The history of the concern goes back nearly half a century to the year 1847, when it was started by Mr. Rice Lewis. In 1867 this gentleman formed a partnership with his son, Mr. George W. Lewis, and Messrs. Arthur B. Lee and John Leys. Four years later the senior partner died, Mr. G. W. Lewis retiring in 1877, leaving the business to be carried on by Messrs. A. B. Lee and John Leys. After twelve years, during which time considerable progress was made, the concern was formed into a joint stock company, under the old firm's name. Mr. Lee holds the responsible office of president, the vice-chair having been filled by Mr. Leys until his recent decease, both of whom devote their entire energies to the welfare and progress of the company. Under their eminently capable administration many improvements have taken place, and greater success has attended their efforts than in years past. For many years extensive premises were occupied on the corner of King and Toronto-streets with the addition of a large warehouse, in which was stored bar iron and heavy stock of this class. In 1889 the firm took possession of their present quarters, which represent one of the finest wholesale establishments in Toronto or Canada, being built under the direction of Messrs. Lee and Leys. Located prominently on the corner of King and Victoria-streets, it rises to a height of five stories, and covers a superficial area of 40x259 feet, being constructed of an iron front with sides of stone and brick. Messrs Rice Lewis & Son (Limited) are importers and dealers in shelf and heavy hardware, such as mechanics', machinists' and coopers' tools; mill, plumbers' and builders' supplies; fine cutlery, bar iron, steel, pipe, metals, kitchen utensils, iron bedsteads, ammunition, guns, surveyors' instruments, wire rope, window glass, leather belting, saws, brass goods, etc.; in fact the stock comprises a full assortment of all classes of hardware. Their specialties are mantels, grates and art tiles, all of which are kept in stock in quantity and assortment. Their immense and popular establishment is divided into various departments. On the ground floor is the general salesroom, very handsomely and commodiously arranged and well lighted by magnificent windows of plate glass. It is under the management of Mr. Thomas B. Lee, a stock-holder. On the second floor the offices and general sample rooms are located, while the third floor is devoted to the display of the magnificent assortment of mantels, grates and tiles handled by this firm, which, without doubt, is the leading house in Canada, and carries a stock equal to any other establishment on the continent, this is under the management of Mr. S. S. Martin, a stock-holder, who is also general manager of the heavy hardware department. The fourth and fifth floors are exclusively devoted to the wholesale department, which is under the supervision of Mr. R. C. Fisher, a stock-holder. On these flats are stored a full line of hardware goods in great variety, with the exception of heavy stock, which is stored in their several different warehouses and in the basement of the King-street building. Some sixty-five experienced clerks are employed, while eight commercial travellers represent the interests of the company in Ontario, Manitoba, the North-West Territories, British Columbia and the city of Toronto. The steady rise and almost unequalled prosperity of this concern must be credited to the skilful management and shrewd judgment of Messrs. Lee and Leys, upon whom has always fallen the active control. Mr. A. B. Lee is highly regarded in business and financial circles for his executive ability and personal worth; he is one of Toronto's foremost business men and is prominently connected with the Board of Trade, being ex-president, member of the Council and Chairman of the Wholesale Hardware and Metal Section. Mr. A. Burdett is treasurer and vice-president of this establishment, having succeeded to the latter office rendered vacant by the decease of Mr. John Leys, and it may be said that he shares in the general high estimate accorded this important firm throughout the Dominion.

EBY, BLAIN & CO'S., WAREHOUSES

EBY, BLAIN & Co., Wholesale Grocers, corne. Scott and Front-streets. The above photogravure will give a fair idea of the external appearance of the largest and most thoroughly equipped wholesale grocery warehouse in Canada, and in many respects the most complete on the continent. The size of the lot on which the building stands is 50 feet on Front-street, 360 on Scotts. t and 50 on Esplanade-street, making 18,000 square feet. It is, however, an idea of the internal arrangements, we desire to give our readers. On entering the premises a person is impressed with the ex tent of business, and the order and system with which it is done. The suite of offices and sample room is 50 feet wide and over 60 feet long. To the right is the private office, then the general office, with the various departments in their proper order, general manager, cashier, entry department, Customs department, invoice department, &c.; then comes the shipping and receiving departments. To the left stretches the sample room for a distance of over 60 feet; beyond this are the private telephone room and the cloak room and lavatory. The sample room, beautifully decorated with ornamental shelf goods, surmounted by display advertising cards, has been carefully arranged with excellent taste. A number of salesmen and their assistants are located at various points so as to meet the convenience of the constant stream of customers. Here, the selling is done, and during the busy hours of the day is a sight, which once seen is not readily forgotten. It is a perfect hive of industry, and yet the most perfect order and decorum is observed. The private office from the floor up four feet is polished quartered oak; above this to about a like extent is lead work, and thence to the ceiling, plate glass. The effect of this, as well as of the suite of offices and sample room, *is* wonderfully striking, and the whole *is* as substantial and convenient as *it is* handsome. The plans were drawn by Mr. Matthew Sheard, the prominent architect. The lead work was designed by Mr. Robert McCausland, who is now famous throughout Canada for his artistic taste. The firm has always been noted for its enterprise, and we believe has more modern improvements than any other firm in the Dominion. Lest this may be questioned we may mention some of them, as follows:—A warehouse telephone system, which enables all parts of the establishment to be spoken to, from any other part. This Warehouse Automatic Re-setting Telephone deserves more than a passing notice, as it is the only one of the kind in existence. The patent is being applied for by the inventors and proprietors, "The Toronto Electrical Works." It is called the "Self Setting" system. It is used at any station in the warehouse, the same as the Bell telephone, but with much greater facility, as the person calling up, is able to ring the telephone required without applying to a central office. This is done by a switch being turned to the number indicating the telephone or station desired. After conversation is ended, as the receiving telephone is hung up the instrument automatically resets itself and is at the same time detached from the battery. The defect in all such systems heretofore has been the danger of leaving the switch in the position placed for use, which wore out the implement and battery and prevented the telephone from being called up by any of the other stations until the mistake was discovered and the switch was moved back by hand to the home position. This source of annoyance and loss, is entirely removed by this automatic return switch. The apparatus is as ingenious as it is simple and reliable, and should be valuable to the owner. Electric call bells are in the private office and the manager's department; electric call bells are also used to summon messengers from each of the Telegraph Despatch Companies; an automatic clock stamp, which records the exact minute when all letters and documents are received; an automatic time clock which registers the exact time when any member of the staff arrives at and leaves business; a hydraulic letter press, a letter file cabinet containing over 100 files; automatic hoist hatches; burg ar-proof safe in-ide of fire-proof vault lighted with electricity; Holmes' Electric watch service; two type and shorthand-writers; two Bell telephones, &c., &c. Since the imposition of two cents on city letters a uniformed letter-carrier delivers the city mail at a saving to the business of about $200 a year. Space will not permit us to give a description of the warehouse further than to say that it is the most commodious and convenient in Canada. It holds a stock on all the flats of over an acre of groceries. There are five shipping doors, all on a level with the railway lorries. The basement is solid granolithic, and nothing has been left undone to add to the health and comfort of the employees or to facilitate the business. One dozen travellers are employed and the territory covered extends from Brockville and Ottawa through to the Pacific Coast. The reputation of the firm and the immense variety of goods held in stock are well known to the trade, and we have chosen rather than follow the beaten path, to give the above description, which we believe will be appreciated by the general public, who take an interest in the unparalleled advancement of the city.

YORK CHAMBERS, TORONTO STREET.—(See next page.)

THE STANDARD LIFE ASSURANCE COMPANY, Head Office, Edinburgh, Head Office for Canada, Montreal; M. M. Ramsay, General Manager for Canada, Charles Hunter, Superintendent of Agencies.—The Canadian Board of Directors is composed of the most prominent men of the country, having among its members the Hon. J. J. C. Abbot, Q.C., Premier of Canada, Sir Alex. T. Galt, K.C.M.G., Sir Joseph Hickson, A. Gillespie, Esq., E. B. Greenshields, Esq. The Canadian Branch of the Standard invests its funds in Canadian securities of the highest class, thus retaining millions of funds for the general good. One of the oldest and best known companies engaged in this business is the Standard Life Assurance Co., who in this city have their agency at 9 Toronto street. The Standard Company has for a long time taken the lead in simplifying the conditions and liberalizing the contract of life assurance, thus affording increased security to those who hold their policies; this, it will be immediately seen, is an especial advantage when the assurance is intended to be assigned or form the basis of pecuniary obligations. The marked success that has always attended the progress of the company is no doubt due largely to the liberality of its dealings. The terms and conditions of the Standard will compare favourably with those of any other company doing business in Canada. It was established in 1825, and since that day has acquired a reputation second to none in the world. A glance at the names of the officers of this important company reveals a striking list of notable men, which guarantees its reliability. They have officers and agencies all over the world, and the business done is immense in its extent. Year by year the magnitude of its operations has increased till at the presentation of the last annual report the total assets, consisting of accumulated funds, amount to over $37,400,000, whilest there is an annual revenue of over $4,900,000. The success of the company is proved by the division on the last report of a very large surplus. The terms of Standard policies are most liberal, and thirty days grace are allowed for the payment of premiums, or in the case of policies of five years' standing, as much as thirteen months is allowed If death should occur within this period, the policies are still payable under certain easy arrangements. These and other facts which are plainly set forth on their circulars cannot fail to recommend it to persons intending to effect life assurance. The Toronto office does an extensive business throughout Western Canada, and occupies a well-fitted and spacious office, Mr. Hunter, the superintendent of agencies making his head office here. The manager, W. M. Ramsay, who has been over 40 years with the company, is one of the most popular managers in Canada, and is noted for his kind and genial manner, and his great financial ability, as shown by his skilful handling of the company's large investments in this country.

THE ÆTNA LIFE INSURANCE COMPANY, of Hartford, Conn., Western Canada branch, W. H. Orr & Sons, managers, Room 9, York Chambers (9 Toronto street).—This Life Insurance Corporation, with its capital of $1,250,000—the largest engaged in life insurance—is among the leading companies in this line of business. It was established in 1850, with headquarters at Hartford, Conn., and during its long life of forty-two years has paid its policy holders over $78,291,000. This seems a large sum, averaging nearly two millions a year, but last year the amount was nearly four millions of dollars in death claims, endowments and dividends. And at present the Ætna Life has over $37,000,000 invested as a guarantee for the payment of future claims. Managed upon an economical and conservative plan, combined with the advantages of the mutual system, it is free from the liabilities and dangers met with in the latter. The policies now issued are very liberal, there being no unnecessary restrictions, while at the end of three years they are non-forfeiting and incontestable, and provided the insured has in that period passed a life in healthy localities and not engaged in certain hazardous occupations, "he is permitted to travel or reside wherever business or pleasure may call him, and to engage in any ordinary occupation without prejudice to his insurance." Policies are written under two heads, participating and non-participating, divided each into several classes suitable to the wants of insurers. The forty-second annual report shows a surplus over all liabilities of $6,002,009.57. In Canada the amount of its deposit with the Government is larger than that of any other company, being no less than $3,307,497.00, while the amount of insurance in force in the Dominion at the end of 1891, was $17,533,000.00. To Canadian policy holders the Ætna paid last year the handsome cash sum of $715,489.00 in death claims, endowments and dividends. Messrs. W. H. Orr & Sons—the senior member twenty-six years in the company's service—are the chief agents in Canada, having their office at Room No. 9, York Chambers, Toronto-street. Write them for circulars and rates before closing an application for life insurance.

THE TORONTO CARPET MANUFACTURING CO., (LTD.): James P. Murray, President; John A. Murray, Vice-President; F. B. Hayes, Secretary-Treasurer; Henry Wolfe, Superintendent; Manufacturers of Two and Three-ply Ingrain, Cotton Chain, Medium and Union Carpets.—Before entering into a description of the factory or referring to this young but powerful Company, it may not be out of place to refer in a short way to the carpet trade of Canada.

In the first place, it is not generally known that the Dominion buys more carpet, and of a better quality, than any nation in the world in proportion to its population. There are annually made in Canada over a million and a quarter yards, in the manufacture of which are employed between five and six hundred people. Canada also imports over three million yards a year, of which one and a half million are of low-priced tapestry which form the greatest competition to the product of Canadian looms.

In the United States, in the year 1890, there were twenty-nine thousand people engaged in making nearly forty million dollars worth of carpet, and they earned nearly twelve million dollars in wages. Forty million dollars worth of capital was thus employed, including land, buildings and machinery.

Knowing what a large and growing business the carpet trade in Canada is bound to become, the promoters of the T. C. M. Co., a year ago set about gaining all possible data and information, and learning that a small number of looms were to be disposed of, the owners not having the capital to carry on manufacturing, a joint stock Company, with limited liability, was formed, and an Ontario charter was procured for a Company capitalized at $50,000.00, and having as directors Mr. A Claude Macdonell, of Toronto, and Mr. Louis M. Hayes, of Peterboro', besides those at the head of this article.

Some few months having been taken up in getting their nine looms into proper trim, overhauling the dye house, enlarging the drying room and getting out samples for their travellers, brought it to the 20th August, 1891, before they could really open up to do business.

Having thoroughly studied what not to do, what to avoid and how to avoid it, and finally, what must be done and how to do it, their agents started on the road with a line which spoke for itself. Orders came pouring in from merchants who had determined never again to buy Canadian carpets, having been so thoroughly dissatisfied with the greasy, poorly colored, old-patterned, badly-dyed goods sold them by makers relying on the tariff to hold their customers for them.

The T. C. M. Co., believing that intrinsic excellence must assert itself, bought modern scouring machinery which thoroughly cleans the yarns of all grease. They also bound in heavy bonds their yarn makers to use only the best lard oil in manufacturing, and a heavy forfeit must be paid the Carpet Co. if mineral oil, at any time or in any quantity, is found in the yarn.

Then, in designs, they sought the best designers of the United States, and, selecting new and original effects and the latest weaves, at once placed themselves on a level with the largest Philadelphian makers in respect to quality and pattern.

Such an important feature as the dyeing of the yarns could not but receive the close attention success demands, if in anything they would succeed. The past experience of others was a sufficient lesson for this young concern to guard them against the error of trying to save money in dyes at the reputation of the goods, and they resolved to use only the best aniline dyes, and if need be, in certain colors, alizarine. The brilliancy in the coloring of their carpets soon told in their favor.

Then in weight, knowing that the English-made carpet had the best reputation of all ingrains, it was decided to surpass them, and, on examination, it was found possible to do so only in two ways—to supply a better grade of stock and increase the weight. Buyers of this Company's carpets will therefore find them to be at least 15 per cent. better in quality of stock, and countin, from one to one and a half more picks to the inch to the same weight in the yard.

Finding the orders for the spring trade could never be completed in time on the nine looms, and hearing that it was possible that the Ontario Worsted Company would probably entertain a proposition for the purchase of their entire carpet-making plant, negotiations were opened with a result of the thirteen looms being brought from Elora to Toronto, making the T. C. M. Co. the largest power-loom factory in Canada in this industry.

Success followed on their efforts so rapidly that it was soon evident that the premises, Nos. 1 and 3 Jarvis street, would never accommodate the increasing business. Arrangements were therefore immediately entered into for a new factory that would give the room and facilities required. The building, situated on the south-west corner of Jarvis and Esplanade streets, has a frontage of one hundred feet with a depth of seventy, four storeys high and lighted on three sides.

On the ground floor will be found the looms, two and three-ply, of both Murkland and Crompton build. Room has been reserved on this floor for some art square looms, for which the Company are negotiating, and which are expected to be in commission in the new factory by the time the Company are finally moved in.

On the second floor are the offices, superintendent's rooms, show room, dyed stock, shearing, rolling and shipping departments.

The next floor contains the cop-winders (a new one of the Altemus make has just been added), twisters, spoolers, warpers, designing and card cutting and machinists' apartments, the top floor being devoted to the crude yarns.

Across a lane twenty feet wide is the engine-house. The Company have secured the prize Polson engine exhibited at the last Toronto Exhibition. Beside the engine-house is the dye-house, thirty-five by eighty feet, part of which has been set apart as the drug room. Over the engine and dye rooms are the drying rooms, which connect with the main building by a bridge over the lane, making it most convenient to the dyed yarn binns on the office floor.

As a protection against fire two immense water tanks, holding seven thousand gallons, are placed on the roof, to which are connected hydrants on each floor, and, as there will be no fire of any kind in the main building, the power and heating being supplied from across the lane, and it being intended to light the factory by electricity, all risk has been done away with.

Every comfort needed to make it a cheerful and healthy factory has been looked to, and, with plenty of sunlight and air, the factory hands will be able to turn out more and better work.

The president and vice-president having been for many years connected with the finest dry goods trade in Canada, the secretary-treasurer's long service as accountant with one of our banks, and the superintendent having graduated from one of the largest Philadelphia factories, places this Company under officers who, with their technical knowledge and experience, their energy and progressiveness, will not be satisfied until "the Maple Leaf brand" of ingrain carpet shall be known throughout the length and breadth of Canada; showing the world that for purity of stock, beautiful and lasting quality of dyes, graceful and original designs and superior weight and technique the Toronto Carpet Manufacturing Company, (Ltd.) are leading.

IRA F. CARRINGTON, Repairs all Kinds of Stoves, Gas Fixtures, Water Taps, Pipes, &c., 454 Yonge-street.—No housekeeper can get along, without the occasional visit of the plumber. In winter he is looked upon as a necessary evil, your water pipes get frozen and the entire household operations ceased until, the visit of our man, then his services are required to fix up some leaky gas pipe, or water tap or the cook has burned out the lining of your stove; now what the housekeeper wants, is to have one man who understands these various branches thoroughly. All these can be found concentrated in Mr. Ira Carrington of 454 Yonge-street, whose business is of such an extent as to monopolise two stories 16 x 75 feet and a basement of a similar size, with a corps of assistants, and Mr. Carrington is energetic and industrious which has been the cause of his success, his residence is over his place of business, so that night or day, he is always enabled to respond to a moments notice, which coupled with a thorough knowledge of his business and being reasonable in his charges, has placed him, among the prominent men of his trade.

TORONTO CARPET MANUFACTURING COMPANY, LIMITED.

ESTABLISHMENT OF A. J. KING.

TORONTO BISCUIT AND CONFECTIONERY CO.

A. J. KING, General Produce and Commission merchant, 8 Elm-street. Eight years engaged in one branch of business gives a range of experience and breadth of knowledge that nothing else can. Surrounded them by such an experience as a general produce and commission merchant, Mr. A. J. King, whose place of business is located at 8 Elm-street, stands prominently forward as a representative, and is deserving of more than a passing notice. The above facts merely refer to Canada, for Mr. King was extensively engaged in business in his native land, having hailed originally from Lincolnshire, England. His business aptitude and energy soon had their due effect and he has built up a large and constantly growing business. Suitable and commodius premises are fitted up, comprising a store, 20 x 100 feet in dimensions, affording ample accomodation for the storage and display of stock, including cold storage, as well as for the rapid prosecution of trade. The business done is entirely wholesale, and consignments of all kinds of produce, fruit principally apples—and native stock, are received, and disposed of with perfect satisfaction to producer and buyers. Butter, eggs, cheese, lard, poultry, apples, make up some of the special lines handled by Mr. King, who does a large and steadily increasing export trade with England, his connections with the foreign markets being first class. The fact that this season he is sending a large consignment of apples to England, accompanied by an agent, will give some idea of the extent of his business. Mr. King is preparing for a specially large export trade in 1892, in fresh and pickled eggs, for which he often has heavy local contracts. In the commission business Mr. King is competent and reliable, and makes liberal advances on consignments if desired, effects profitable sales, and makes prompt returns. Consignees can entrust everything to him, as dealings are always found to be pleasant profitable and permanent. Personally, Mr. King is practical far-seeing and diligent in business. He never puts off till to-morrow what he can to-day, and it is needless to say thoroughly merits his success here.

THE TORONTO BISCUIT AND CONFECTIONERY CO., 7 FRONT STREET EAST.—While being the youngest concern of its kind in Canada, the advance made in gaining the confidence of the public is truly astonishing. Established in the month of March, 1891 this company occupies a fine four story structure as 7 Front Street East, specially built for the business, it being 60 x 200 feet in dimensions. The entire establishment is laid out in a thoroughly systematic manner, being equipped with machinery and the necessary apparatus of the latest improved style used in these manufactures. In all, the employees number seventy-five, part of whom are skilled bakers and confectioners. Biscuits, confectionery, jams and jellies are manufactured in this establishment, and such is the excellence of each variety that the present resources of the house are required to meet the demand, which shows a rapid growth. The machinery is driven by a 25 H.P. engine while every day biscuits equal to 40 bbls. of flour pass through the oven. In confectionery, the celebrated B. F. P. Cough drops are their specialty, while in biscuits, their "Sodas" are marked by unusual excellence. From Coast to Coast the ten travellers of this house are constantly on the road. George W. Booth, Mr. Henry C. Fortier and Mr. Charles J. Peter, are the proprietors, all of whom are young men, but endowed with a great energy, enterprise and perseverance. One and all, they are active in the work of management, while the senior partner, Mr. Fortier, represents the Company on the Board of trade. They are all popular in the city, being connected with numerous boating and other clubs, while as business men they have a solid reputation.

ESTABLISHMENT OF C. R. PARISH & CO.

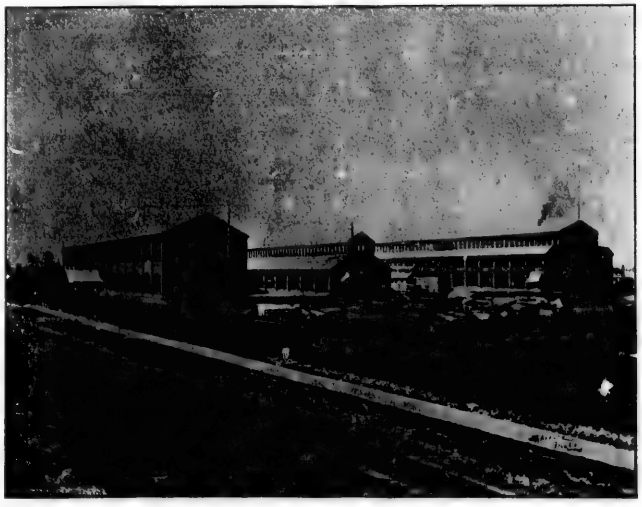
C. R. PARISH & CO., SUBSCRIPTION BOOK PUBLISHERS, 28 & 30 TORONTO ST.—For a large number of years this house has held a leading place in the Subscription Book Publishing Firms of Canada, in fact, it is now the oldest concern in this line in the Queen City. Mr. C. R. Parish is a native of Canada but resides in Philadelphia, as he manages the Home Office. The headquarters are in Philadelphia, U. S., but this establishment situated at 28 and 30 Toronto St. is the central point for the Dominion. Under the enterprising management of Mr. W. B. Phillips the business throughout this country has become of great importance from Prince Edward Island in the East to British Columbia in the West. Only books of the finest literary merit, bound in the choicest designs are handled by Messrs. C. R. Parish & Co. Family Bibles and Photograph Albums two of the leading specialties and are important features of their business. Their stock of works is an immense one, and is not surpassed by any other American House. All sales are made through agents of whom, hundreds are employed throughout the different Provinces on various literary works. The firm is also represented through their agents in every State in the Union from Maine to California.

THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK, R. H. Matson, General Manager, 37 Yonge-street. The Provident Savings Life Assurance Society of New York is the creation of it president, Mr. Sheppard Homans, whose high reputation as an actuary is not confined to the United States or Canada by any means. He devised its plans on scientific principles, and arranged its rates with a view of affording life insurance at actual cost, and he has been eminently successful. His plans have bought life insurance within the reach of many heretofore unable to carry it, and have answered the wants of those desiring simple life insurance at a low cost, and at the same time on a safe basis. The Provident Savings offers protection at the lowest possible cost, and its financial ability to meet its obligations as they nature, is unquestioned. Its plans are well worth attention and investigation. This business was established in the United States in 1875, and has been in operation in Canada three years. The Canadian Head Office is located in Toronto 37 Yonge-street under the able General Managership of Mr. R. H. Matson, a gentleman who has had a large and varied experience in insurance matters extending over a period of eighteen years, and his assistant, Mr. F. Sparling, has also had much experience in life insurance. The premises on Yonge-street present a sight of ceaseless activity, and are well appointed and advantageously situated in every way. The Savings have now branches in all the Canadian provinces and are yearly extending their business operations into every part of Canada. Mr. Matson is devoted to his company and by his untiring zeal has made a pronounced success in this country to the entire satisfaction of the Head Office, and makes a point of eschewing all politics and other matters which might interfere with the successful carrying out of his business projects. Mr. Matson is a native of the North of Ireland, and has resided in the United States and Canada since he was ten years of age. By an honourable and straightforward course this far through life Mr. Matson has won the esteem, respect and confidence of all who have had business transactions with him. John Samuel Henry Matson, represents the Provident Savings Life in British Columbia, Mr. Matson junior is a very successful underwriter, and although only twenty three years of age he has already made a brilliant record for himself and the Provident on the Pacific Coast.

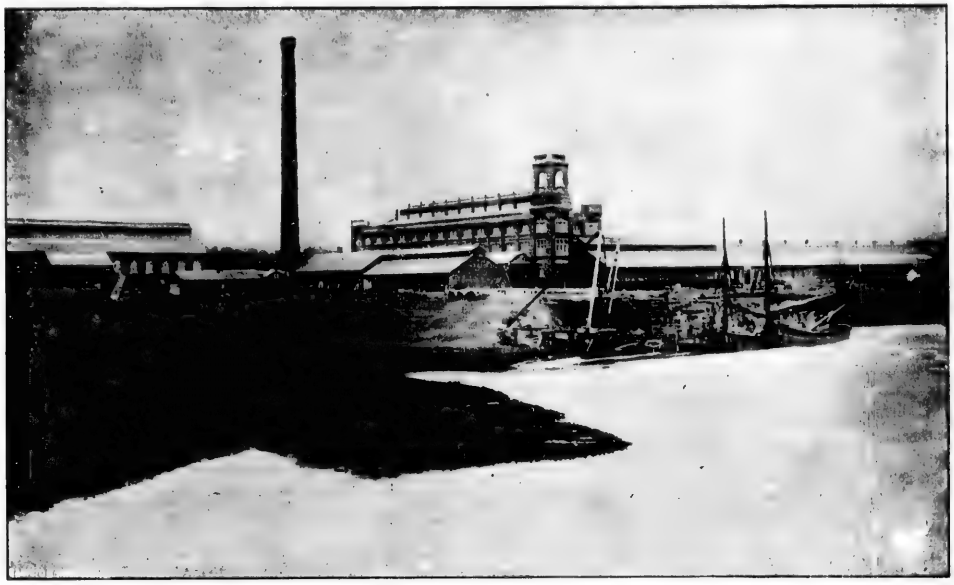
OFFICE OF THE EDISON GENERAL ELECTRIC CO., TORONTO.

HON. FRANK SMITH.—(See next page.)

THE EDISON GENERAL ELECTRIC CO. with Factories at Peterborough, is the largest concern manufacturing electrical apparatus in Canada. This Company has its Head Office in Toronto, with branch offices at Halifax, Montreal, Winnipeg and Vancouver. The management of this business is in the hands of Mr. M. D. Barr, who has been identified with the Edison business in Canada since Sept. 1st 1888. The history of the growth of the business of the Edison Co. is somewhat remarkable. For two or three years prior to '88 the Edison Co. had at various times been represented in Canada by different persons, and but a small amount of business had resulted. It was deemed at that time that Canada had not developed sufficiently to warrant the establishment of a manufactory, but in September of 1888 Mr. M. D. Barr, who believed thoroughly in the future of Canada, made an arrangement with the Edison Co. to handle the Canadian business as a branch separate from the United States. A small factory was established at Sherbrooke, employing 20 men, the Construction Force consisting of one foreman, and four wiremen, but within eight months from the establishment of the factory at Sherbrooke the force of men had been increased from 20 to nearly 150 men, and some 50 men were employed in constructing electrical plants throughout Canada. From that time the growth of the Company has been remarkable. It seemed as though people had at once begun to realize the necessity of electric light and power, and the small factory at Sherbrooke could scarcely keep up with the demand made upon it by the Selling Department for electrical apparatus and supplies. In 1891 the business had reached such dimensions that the Sherbrooke factory was not able by reason of lack of room to fill the orders promptly, and it became necessary for the Company to look about for new quarters. After carefully looking into the advantages of the various sites the Company finally decided upon Peterboro, and the result was, that they built works at Peterboro, which are the pride of the town. These buildings are recognized by authorities on the subject to be the finest equipped Machine Shops in Canada; they are situated at the western extremity of the city of Peterboro on a lot 30 acres in extent, and connected with the Grand Trunk and C.P.R. Railways by special sidings, run into the grounds from each road. The main building is 282 feet long and 100 feet wide, with a gallery around its four sides 25 feet in width. In this shop is manufactured all of the dynamos, motors, and other appliances for light, power and street car work, and about 250 employees are busily at work in this building. The offices are situated in the front end, and about 20 book-keepers are required to take care of the transactions of the Company. This building is situated in about the centre of the south side of the grounds. Just east of this factory is the Underground Tubing Factory, a building 282 feet long and 50 feet wide; in this building all of the underground material, for the Edison Patent Underground System is manufactured, and about 40 men are employed in this Department. To the east again of this building and next to the street is the wire department; this is a two storey brick building 282 feet long and 60 feet wide; here the business of covering wires of all descriptions is carried on. Every conceivable kind of insulated wire is made in this Department, consisting of weatherproof, non-inflammable, and rubber covered house wire, line wire, flexible cords, annunciator wire, and magnet wire; in fact everything that is required in the electrical business in the way of covered wires; this department gives employment to about 250 men and girls. All the machinery used in these factories is of the newest and latest design, and the facilities for turning out apparatus and material in a cheap, quick and effective manner are unsurpassed by any Electrical Works on the Continent. One, is impressed upon seeing these magnificent works with the fact that they are in the business to stay. Over half a million dollars has been invested in this plant, and there is no question that the plant is as fine and complete a plant for the business, as there is in the world. At the present time the works are employing between 500 and 600 men, and in certain seasons of the year run two gangs of men, thus keeping the machinery constantly at work 24 hours a day. The Construction Force connected with the Engineering Department employs at times, in various parts of the Dominion as many as 250 men, while the selling, which in '88 was entirely done by Mr. M. D. Barr himself, has been increased until in the present year he has at his branch offices and on the road some 20 salesmen. Mr. Barr is yet a young man, but he has shown great ability as a manager, and to his efforts largely is due the prosperity of the Canadian branch of the Edison business. The Company is now largely engaged in Electric Street Railway work, and is also constructing some important Power Transmission plants, and is constantly adding new lines. They are quick to take up any new application of electricity which gives indication of being a benefit to mankind, and if the future is to be judged by the success of the past we predict that the Edison Co. will be one of the most successful manufacturing concerns in Canada.



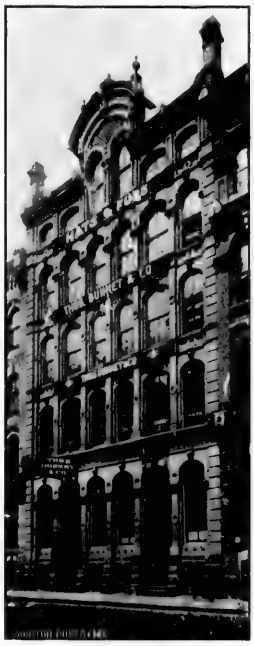
FACTORIES OF THE EDISON ELECTRIC CO., PETERBORO, ONT.



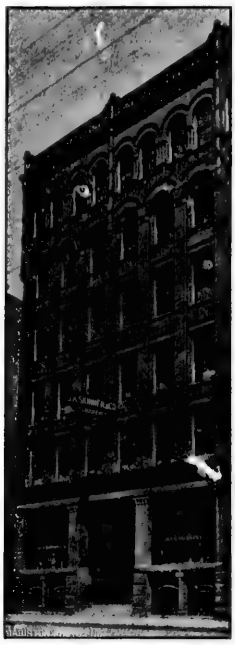
LEVER BROS., LIMITED., PORT SUNLIGHT BIRKENHEAD, ENG.

THE HOME SAVINGS AND LOAN COMPANY (Limited), 78 Church Street; Mr. James Mason, Manager.—It is now thirteen years since this company was incorporated and established in business. The authorized capital is $2,000,000, of which $1,750,000 has been subscribed, and $175,000 paid up. Throughout the varied operations of this concern its affairs have been in a progressive condition, each year giving a stronger financial position than the one proceeding. On looking over the statement of the company for the year ending 31st Dec., 1891, their earnings including $5,000 premium on new stock amounted to $115,924.21, which after the deduction of expenses, dividends, commissions, etc., gave a net balance of $24,742.05. From this sum $20,000 were added to the reserve fund, bringing that to $135,000; $4,000 were set apart for the contingent account, making this a total of $10,000. Mortgage loaned amounted to $983,055.29, showing a large increase for the year. The assets amount to $2,092,867.21, all being of the most solid description. The deposits of the company amount to $1,757,000, and the number of depositors exceeds 6,000, thus showing to what a great extent the excellent facilities offered by this institution for taking care of the savings are being taken advantage of by the people. The company's offices are situated at No. 78 Church street, which premises have been occupied by this company and by the Toronto Savings Bank (of which institution the company is the successor) for over 30 years. The well known and highly esteemed Hon. Frank Smith, Senator, is president, which position he has held since the formation of the company, being ably seconded by Eugene O'Keefe, Esq., vice-president, W. T. Kiely, Esq., John Foy, Esq., and Edward Stock, Esq., the other directors. The duties of manager are fulfilled by Major James Mason, a gentleman of solid financial training, wise judgement and ability.

SUNLIGHT SOAP, Office 43 Scott Street, Corner of Colborne Street, Mr. A Robinson Manager.—"Cleanliness is next to Godliness" is a saying old and true; and from the proverb can be faintly realized the gigantic importance of an industry such as the manufacture of the far-famed and popular "Sunlight Soap," whose mission of cleanliness is now the most extensive in the world. Historians are not slow to record the history of the growth and decline of kingdoms and monarchs, but very often neglect the great successes of our Commercial Kings, from whose greatness the grandeur of the mother country and her colonies, have sprung. It is not often that success is attained in commerce in any short period, owing to the keen competition in all phases of business life. But just as electricity is the climax of this group of centuries, and there is nothing in sight to supersede it, so in the world of soaps now flooding the market "Sunlight" stands pre-eminent, with nothing yet in sight to equal it, much less surpass it in general excellence, as a washing and general household soap. In January, 1886, Messrs. Lever Brothers commenced the manufacture of soap, in works having a total capacity for turning out only twenty tons of soap per week. In June of the same year the factory was enlarged to a weekly capacity of ninety tons; and in November to a capacity of 270 tons per week. By June, 1887, 18 months after "Sunlight" was first placed on the market, the soap-making capacity of the works had increased to 450 tons per week the maximum of production then possible. These facts refer to the original "Home" of Sunlight, when the headquarters were in Warrington, England. However well-established, the industry must needs go on, and in February, 1888, the firm acquired 52 acres of land on the Cheshire side of the Mersey river, christened the site "Port Sunlight," and began the erection of a factory, which from a capacity of 800 tons has been lately increased to 1200 tons per week, an amount of soap the consumption of which can scarcely be imagined. It would be impossible in this brief sketch to describe in detail the work where Sunlight Soap is manufactured, but some idea of the magnitude and extent of the enterprise may be formed from a short reference to the unexcelled facilities of the company. Imagine buildings alone, covering an area of ten acres, forming an irregular quadrangle comprising the "Soapery proper; the frame room, drying room, stamping room and glycerine factory in connection, besides printing, lithographing, card and wood box making departments all fitted up throughout with everything modern and new, and giving employment to an army of hands numbering 1300. The entire premises covering 52 acres, with roads leading thereto, offices and dining rooms for work people, the wharves where Sunlight Soap is shipped being all lighted by electricity. Messrs. Lever Brothers own their own railway and cars, their own steamers, schooners and barges, and have erected a large number of quaint but handsome cottages for their workpeople; in fact they have a world within their property, the character, the atmosphere, the life, the civilization, which exists in the Home of Sunlight Soap, combining to make up what is called "the tone" of reliability which has made their soap famous in all parts of the civilized world. It is doubtful if to day the name of any article of domestic use is more familiar to the minds of Canadians than that of "Sunlight Soap." It is the Canadian headquarters that is of special note in the review of Toronto's commercial and industrial interests, and the manager, Mr. A. Robinson, who has promoted the interests of Sunlight Soap in a wonderful and creditable manner here. He is never asleep to the interests of "Sunlight," but is for it first, last and all the time, and in Toronto alone, has advertized the soaps by his own personal influence and recommendation. For instance, Mr. Robinson is an accomplished printer and newspaper man, and knowing well the difficulty of cleaning type and forms, by the old use of benzine, lye, etc., he has induced many of the leading printers and proprietors of newspapers in the city to try Sunlight soap, and the result is, that Sunlight is taking the place of the old time cleaners, and does its work even better. These things are virtual revelations to many people when it is remembered that the same soap which will clean the worst grease and dirt from the coarsest and the finest fabric, can be used with pleasure and perfect safety as a toilet soap and upon the testimony of eminent scientists cannot possibly injure the fairest skin. However "Sunlight" is a laundry soap, pure and simple, and is without exception the purest, sweetest and cleanest soap on earth to-day. Mr. Robinson looses no opportunity to introduce his goods, and many a man after accidentally trying a bar of "Sunlight" at his suggestion, has afterwards used no other. Messrs. Lever Brothers have already been awarded six gold medals in competition with the world, while in Canada they have received a gold medal at Ottawa in 1890, and a Diploma of Honor in 1891, also the first award at London. Besides their general manager in Toronto, the firm have resident agents in Montreal, Ottawa, Winnipeg and Victoria, B.C. At each of these places a limited stock of soap is carried, and a gratifying business is being done by all. Each agent attends to his territory, Toronto being the head office. In Ontario alone Mr. Robinson employs three travellers, and the trade throughout the Province is making rapid increase, the unequalled quality of Sunlight Soap having taken a strong hold upon the affections of the people. Having succeeded in the manufacture of a soap, which bears the endorsation of the leading analytical chemists in the old country, in respect to purity and freedom from injurious ingredients; and having a soap which has qualities and advantages peculiarly its own, Messrs. Lever Brothers have not hesitated to place it on the market to consumers in great Britain, Europe, Australia, Canada and the United States. For a soap of six years old, 'phenomenal' is but a poor word to describe its almost unbounded success. The best proof of its excellence, is that to-day it has a larger sale than any two other laundry soaps manufactured. For purity, quality, and lasting properties, "Sunlight" is the cheapest soap in the world for laundry, and general household purposes. Messrs. Lever Brothers are to be congratulated on their Canadian representative, who is indeed a splendid example of the "right man in the right place." He is familiar with every department of the immense factory at "Port Sunlight," and knows thoroughly all parts of its manufacture. He has recently returned from the headquarters, and was a guest at the magnificent reception given by Lever Brothers to the Right Hon. W. E. Glad-tone, at "Port Sunlight," when that statesman opened a new dining and recreation hall erected for the "Sunlight" employes. Mr. Robinson is a native of England, and that he was a schoolmate and companion of the Messrs. Lever Brothers, tells plainly his connections with the firm, and he possesses a marked and superior business talent and his seventeen years residence in Canada has enabled him to grasp the situation of how to induce Canadians to use "Sunlight." His pleasant personality, sterling integrity and social qualities have made him a favorite in social and business circles. Since the above has been written Messrs. Lever Brothers have been appointed under Royal warrant as soapmakers to the Queen. While so unprecedented has been the demand for "Sunlight Soap" that the firm of Lever Brothers have issued instructions to their architect for doubling the size of the already enormous works which, as before remarked, already cover ten acres of ground. What the future of this enterprising firm may be, no man can faintly imagine.



ESTABLISHMENT OF THOS. DUNNET & CO.



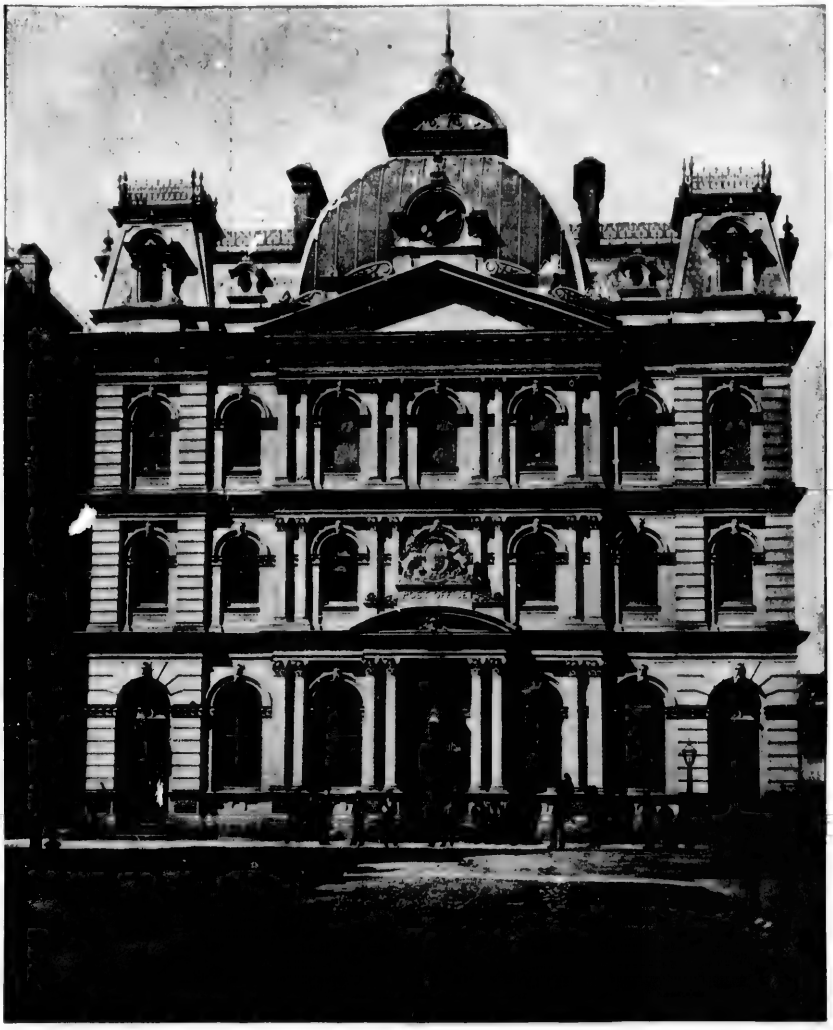
ESTABLISHMENT OF JAS. A. SKINNER & CO.

THOS. DUNNET & CO., Wholesale Manufacturers of, and Dealers in Hats, Caps and Furs, 30 Wellington-street west.—There is no branch of business carried on in Canada, that depends so materially upon the climate of the country as that of the hatter and furrier. During the summer months everyone must needs wear hats, while in winter the more furs one can afford to wear, the more comfort there is to be enjoyed. These natural characteristics of the country have therefore lead to the establishment of an extensive industry in the manufacture and sale of hats and furs. Dotted throughout the Dominion are large wholesale houses dealing exclusively in these lines, and in Ontario Messrs. Thos. Dunnet & Co., of 30 Wellington-street west Toronto, do the leading business, as wholesale manufacturers and dealers in hats and furs of all kinds, and their establishment ranks among the largest in Canada. Established over 12 years ago the business has a history of almost unbounded success due largely to the high character of the goods sold, and the energy and ability of the proprietor. The premises utilized by this well-known house, are large and suitable as the accompanying cut will show, and comprise five splendid flats, each specially fitted up for the work done in them. The factory where raw furs are being continually made up, is the best lighted and largest in Canada, while from basement to attic, the establishment from a point of completeness, is unsurpassed. Importations are made from different parts of Asia and Europe direct, and a special buyer for the foreign markets is sent from the house every year. On the other hand fine Canadian Furs are extensively exported. The fact that employment is furnished for the large staff of 40 hands, will give some idea of the magnitude and extent of the business. The trade is purely wholesale in hats and furs of all descriptions, reaching all parts of Ontario, throughout which area four travellers are continually on the road. In Messrs. Dunnet & Co's spacious warerooms, is always tastefully disposed a full and complete assortment of hats, caps and furs including muffs, caps, boas, gloves, gauntlets, robes, cloaks, overcoats, circulars, capes, etc, of all sizes weights and varieties, also hats of the best English and American manufacture of the latest style and newest fashions. Ample accomodation is afforded for the storage of fine furs in splendid vaults, where as much as $100.000 worth of stock can be kept on hand. Samples are tastefully disposed throughout the warerooms, and patrons at all times receive, promp, polite and expeditious attention. Orders pour in from all parts and receive immediate response, Mr. Dunnet supervising all operations in person guarantees satisfaction. Personally Mr. Thos. Dunnet is possessed of excellent business capacity and by his own keen foresight and enterprise has built up this large and growing business. He is the sole proprietor, and his judgment in furs give him wonderful advantages in business as both buyer and seller. He is a member of the Board of Trade, and also of the Royal Canadian Yacht Club, being popular in social and commercial circles.

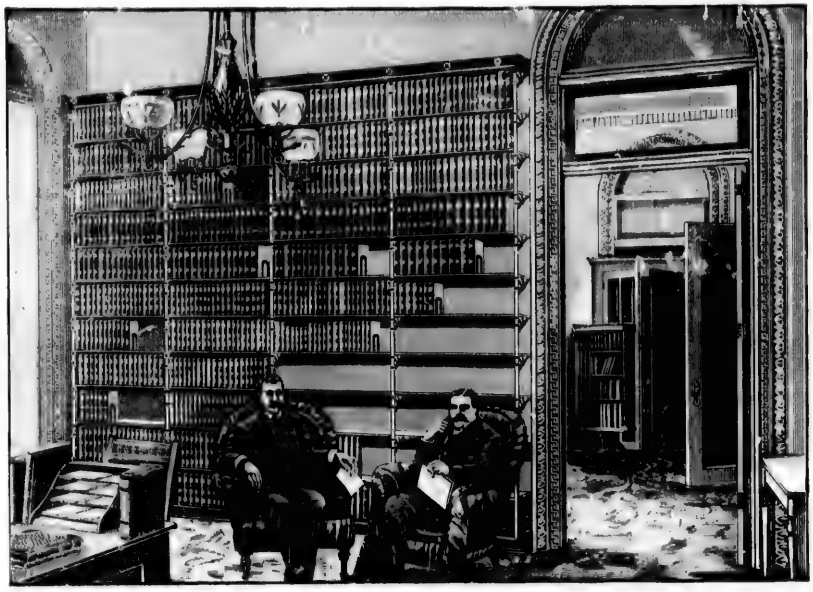
JAS. A. SKINNER & CO., Importers of China, Art Pottery, etc., 52 Wellington-street, west.—Old china, like old paintings, has had great value set upon it; but it is difficult to see now, when all the knowledge of former ages combined with the art of the present day is expended upon the production of both, why modern china and modern art generally should not be prized as much as that of former times. The taste of the present day in the matter of art is possibly more refined than at any former date and most people will not buy any ornaments that are not artistic and elegant. A growing desire for the better decoration of houses is very prevalent and in the line of fine china, glassware, and art pottery the firm of Jas. A. Skinner & Co. are the pioneers of the Dominion of Canada, their trade extending from the Atlantic to the Pacific. This business was established as far back as the year 1850, in Hamilton, Ont., having been founded at that time by Messrs. James and Andrew Skinner. The latter member of the firm died in 1875, and in the following year Mr. Robt. B. Skinner, son of the senior member was taken into partnership, the firm name remaining as before. The business of the firm has increased so much of late years, and the greater shipping facilities, and centre of trade, offered by Toronto, caused the house to move to that city in March, 1892, where they secured magnificent premises at nos. 54 and 56 Wellington-street. These premises comprise a large and handsome new brick building, its exterior and interior ad ornaments being such as to produce one of the finest warehouses in the Dominion of Canada. The beauty of the interior is enhanced by the fine display of chinaware, including Crown Derby, Royal Worcester, Wedgewood, Carlsbad, Hungarian, and Doulton Ware, tea, dinner and toilet sets, cut and pressed glass of all descriptions, piano lamps of rich design, as well as artistic parlor and hall lamps, art pottery, bric-a-brac, etc. A specialty is made of hotel supplies, this firm doing an immense business in this line. A branch of the house was opened in Vancouver, B.C., in 1891, two travellers being constantly employed in that province alone, besides the seven travellers who push the firm's business in Ontario, Quebec, and the Maritime Provinces. Mr. Robt. B. Skinner is now the active member of the firm, and by his high business ability, energy, and enterprise, contributed greatly to the firm's undoubted success.

W. C. ADAMS, L.D.S., Dental Surgeon, 95 King street east.—In reviewing the various lines of industry and commercial pursuits in Toronto, there can be no question as to the validity of the claim of the dentist to be represented in this comprehensive work. Mankind owes so much to the skill and science of dentistry that in view of the sufferings of toothache found amongst all ages and classes of humanity, from childhood to old age, it is with peculiar feelings of gratitude we should regard this profession. An able exponent of the profession is Mr. W. C. Adams, L.D.S., of 95 King street east, who is the oldest established dentist in Toronto, and who has long enjoyed a leading practice here. He began practice in the Queen City as far back as 1854, and during the long intervening period has met with uninterrupted prosperity, a result due to the high standard of his professional accomplishment, as well as to his superior energy and ability. He was a prominent organizer of the Royal College of Dental Surgeons, and is a licentiate of that institution. He has the honour of being the first in the city to manufacture nitrous-oxide gas for dental purposes, and was the first to use gas and chloroform mixed, now familiarly known as vitalized air, while he is thoroughly informed and conversant with all the latest scientific improvements in his profession. Besides this he displayed marked mechanical genius in earlier days of dentistry, by the invention of a "tooth elevator" for removing decayed and other roots, and he was also the first dentist in the city to utilize electricity professionally. His offices and reception rooms are comfortable and pleasant, and all the latest improved appliances and apparatus are in use. He does all kinds of dental work, and makes a specialty of the preservation of the natural teeth, and carefully and skillfully attends all difficulties of the mouth. He is a thorough Canadian, and is an example that may be used in reputation of that absurd and unfounded prejudice that underrates Canadian talent and enterprise. Mr. Adams is esteemed socially and professionally, and in his wide and steadily increasing circle of patrons, are the leading and most influential people of Toronto.

F. DEAN, Groceries, Provisions, etc., 1278 Queen-street west.—It is now nine years since Mr. F. Dean started in business on his own account and since then he has built up one of largest connections in the city. In every part his name is held in high favour as throughout he has proved himself to be a steady and reliable merchant. 1278 Queen-street west is the location of his store which has a splendid frontage of 25 feet and runs back 100 feet. Through the large plate glass windows may be seen a magnificent display of various goods which are selections from his large and choice stock. The interior of the store is very commodiously arranged and fitted up with the usual necessaries such as counters, shelving, show cases, and refrigerators. It is fully stocked with a large and well selected assorment of groceries, provisions, vegetables and fruits when in season. In fact in this store is kept constantly on hand one of the finest lines of teas, coffees, cocoas, spices, table delicacies, etc., to be found in the city. The patrons of this store meet with the utmost courtesy from the proprietor and his four assistants who have together gained a high reputation for this establishment. Mr. F. Dean has been many years engaged in the grocery business and is thoroughly conversant with every detail, thus undertaking with great judgment the purchase of his stock. Throughout his career he has proved himself a man of energy and straight forwardness.



POST OFFICE, TORONTO.



OFFICE SPECIALTY MANUFACTURING CO

OFFICE SPECIALTY MANUFACTURING CO. Vault and Office Furniture, 118 Bay-street. This company is one of those concerns whose operations are very extensive, covering all parts of the United States and Canada, Great Britain, France and Germany, having branches located in the principal cities. From its establishment it has been marked by the push and perseverance of its officers, who have placed their manufactures in thousands of offices in Canada alone. Rochester, N. Y., U. S. A., is the headquarters of this company, and at this point immense factories are in operation, turning out finished work sufficient to fill the requirements of the various branches. New York, Chicago, Philadelphia, Washington and San Francisco have each an establishment for the business. In Canada, Toronto has been selected as the chief point in which to manufacture; and not only is there a warehouse here but also factories, where all the wood and metal work required to fill the necessary details is carried on. The offices and warehouse are located at 118 Bay-st., the building being 100 feet in dimensions, and three storeys in height. Vault and office furniture for public offices, banks, trust companies, etc., and comprising document file cabinets, roller bookshelf cabinets, safety deposit files, cupboards, pigeon holes and drawers, vault omnibuses, coin cases, automatic and plain adjustable shelving, Shannon letter filing cabinets, rapid roller copier, etc., are a few of the specialties manufactured. Seven travellers are continually engaged in covering all parts of Canada in the interests of the Company, while a large staff of competent workmen is employed at the factories. The management of the entire Canadian business is in the hands of Mr. J. F. Wildman, who has been connected with the business since 1886, having a high reputation for energy, perseverance and fine business ability. Recently office and school furniture has been added to their already large catalogue of goods.

A. H. DEWDNEY & CO., Manufacturers of Jewellery, 61 King-street, East. Thirteen years of trading as manufacturing jewellers and importers, with an unbroken record for the display of workmanship, unrivalled skill in technical [illegible] and unevelled integrity of purpose has secured to the firm of A. H. Dewdney & Bros., 61 King street East, a position of prominence in their line of business, and a connection remarkable for its firm and constant attachment to [illegible] houses. The business was established in 1870, the firm, that time being Barber & Dewdney. Mr. Barber retired from the business in 1885, the present firm going on with it. The premises comprise one large flat up stairs, the factory being fully equipped with all the delicate machinery and appliances used in the manufactory of jewellery and run by electricity. The firm make all kinds of jewellery, brooches, rings, pins, etc., but do not handle watches. They import diamonds and other precious stones, and do a large business in repairing. The business has so extended their facilities that they expect to move to larger premises before the end of '92. Thirty hands are employed besides two travellers, who carry their operations into every part of Canada. All the members of the firm are Canadians, and their business in Canada, especially in the city is a large and ever increasing one. As manufacturing jewellers they have the second largest business in Canada. The partners are all practical men who thoroughly understand the trade, and all operations are personally supervised by themselves. To this fact and their general business activity their success is mainly due.

F. E. DIXON & CO., manufacturers of Star Rivet belting, and dealers in rubber and cotton belting, 70 King Street East. Under the name of Dixon, Smith & Co., the foundation of this business was laid in the year 1872, being operated for four years when the second partner retired, the firm name being then changed to F. E. Dixon & Co. The well-known establishment of this firm is situated on King Street East, at No. 70, being four storeys in height and 27 x 155 feet in dimensions, comprising office, wareroom and factory. First-class machinery is supplied as well as all necessary appliances, power being received from a 25 H.P. engine. Pure Bark tanned, patent cap joint and patent star rivet belting is manufactured, while in addition rubber and cotton belting, Phœnix Belt Oil, Kerr's metallic lacing are dealt in. Every care is taken in the preparation of the leather, only bark being used in the tanning process. Large double driving belts are the specialty of this house, which has turned out a large number, some of which have been in constant operation for upwards of 17 years in various factories and mills in the city and country. Over the whole of Canada three salesmen are constantly travelling in the interests of the house, while thirteen hands are steadily employed in the manufacturing work. On the first floor of the building are the offices, wareroom, filled with numerous samples, and the factory, the next is devoted to stretching the goods, while the other flats are set apart as currying and drying rooms. For their exhibits at the Toronto Exhibition Messrs. Dixon & Co have won a silver medal and seven first prizes, while a bronze medal was awarded to them in 1876 at the Philadelphia Centennial. Mr. F. E. Dixon, the sole proprietor, is the son of Mr Alexander Dixon, formerly a well-known Alderman of the city. Prominent in business circles and enterprising, he is a marked figure in military matters; being retired major of the Queen's own. He was at the engagement which took place with the Fenians at Ridgeway, as an officer of this regiment.

THOS. MOWBRAY, Sculptor, 38 & 40 Arcade, Yonge-street. The sculptor's art is a primary indication of a high state of civilization, that is to say, if the art attains an ideal in scope and beauty, representing fine proportions with elaborate and artistic finishing. In England, and especially on the continent of Europe, art has long since attained a noble and lofty ideal. In fine artistic tastes Canadians have become known for their power to assimilate, if not to create, all their productions. It is exceptionally gratifying to notice that in Toronto we have a sculptor whose merit and power to create was established in the old world, and whose productions in this sublime, art are of the highest order of execution, in the person of Mr. Thomas Mowbray, of number 40 Yonge-street Arcade. This accomplished and reliable sculptor has been established here since 1889, and during this period his enviable reputation, coupled with extensive operations soon rendered him conspicuous, and he has met with uninterrupted success. He became first known for the excellence of his productions in the work of the Customs House and of the Bank of British North America, about fourteen years ago, and it was not until the above date that he returned to the city. Mr. Mowbray makes a specialty of his work as an architectural sculptor and as a modeller and carver in stone and wood, and his productions in life size busts and statuary, in plaster-Paris, are in the highest sense of the term artistic. He does all kinds of difficult and delicate hardwood finishing for public and private buildings, also the finest designs for churches, in stone and plaster. At present Mr. Mowbray has the contract for doing the carving and finishing of St. Alban's Cathedral, of this city; the County Court House, Woodstock; Cook's Church, of Toronto; also Archbishop Cleary's Cathedral at Cingston, and many others, all of which will give some idea of the high standard of his natural and professional accomplishments. He is a native of England, where his abilities in sculpture are widely and favorably known, and it might be here mentioned that Mr. Mowbray was born a sculptor, the art being in the family. He has been twenty-one years in this country and he has built up a durable and enviable reputation in the production of portrait busts and statuaey; while he has lately produced a statue of the illustrious chieftain, Sir John, which in beauty of finish, clearness of delineation and accuracy of feature and expression is a work of art, reflecting upon its author the highest credit for artistic genius and wonderful taste and ability. Mr. Mowbray is ably assisted by his son, Mr. John, who has grown up with the art, and as they supervise all operations in person, satisfaction is guaranteed. Mr. Thomas Mowbray is a member of the Masonic Order and his son belongs to the Sons of England, Both are gentlemen of pleasant and entertaining address, whose stirling integrity, proverbial hospitality and devotedness to the artistic interests of this city, have gained the good-will and respect of all who know them.

THE ONTARIO PRODUCE CO., Brokers and Commission Agents, 70 Colborne-street.—After the liquidation of the Imperial Produce Company—so long and favourably known in this city, the business was succeeded by the Ontario Produce Company, comprising Messrs. P. D. Page and W. R. Bell, with offices and headquarters at 70 Colborne-street. Their establishment here comprises a four storey building with a frontage of 35 feet and a depth of 130 feet. In this building they have excellent cold storage facilities, while besides this they have another at the Don. The business operated is a commission agents and brokers, all kind of produce being handled with eggs as a specialty. Though only beginning business in May last an extensive connection has been built up in eggs, butter and cheese, which lines they handle principally. One salesman attends to the city trade, while two men and two teams are kept constantly employed, the hands employed increasing in number according to the amount of business. The proprietors are young men, though their experience in this line is extensive. Mr. P. D. Page and Mr. W. R. Bell were both with the Imperial Produce Co., and not only admirably maintain the prestige of the old company, but also a wide and steadily increasing circle of patrons.

OFFICES OF THE TORONTO MAIL.

THE "MAIL."—The Toronto Daily *Mail*, generally admitted to be the most widely circulated and the most ably conducted newspaper in Canada, was founded about twenty years ago as the leading organ of the Conservative party. From the very commencement of its career it took a high place among its contemporaries, and the independent, though strong support which it, for many years, gave to the policy of its party, was distinguished for its consistency, and for a breadth and fairness of treatment that elicited the acknowledgments of many of its keenest opponents. In this course, it successfully continued, exerting a powerful influence on the country until the year 1886, when questions of the greatest possible moment pressed for settlement. The gravity of the situation aroused a wide-spread desire among all classes of the community at large for a thoroughly independent journal of first class rank. The *Mail* rose to the occasion, declaring thenceforth its independence and freedom from party ties, and its belief that the public interests would be better served by a "free and healthful criticism than by indiscriminating devotion to one side or the other." In the "enlightened conscience of the Canadian people" alone it puts its trust, and the record of six years now remains to prove the wisdom of the course adopted. The Canadian people appreciated its services, and year after year brought the reward, not as often won as merited, of increased patronage from business men and from the general reading public. Free itself, it has freed men from unreasonable prejudices; fearless in its criticism, it has directed public opinion effectively, raising discussion to a higher plane and imparting a healthier tone to public life. Its platform is the public good. It is influenced neither by party nor partizan considerations. It advocates the right, because it is the right, and holds itself responsible to the highest rule of duty alone. Occupying such a position, it naturally numbers among its friends the thoughtful readers throughout the country, a constituency once select and varied, and comprising the best elements of all classes of the Canadian population. The demand for editions of such a description are onerous, and it is no small tribute to the excellence of the management that its efforts meet with complete satisfaction. As a matter of course, much importance is attached to the editorial department, and the duties pertaining to it are discharged by a competent staff of proved writers, at whose disposal are all the necessary facilities for expeditious and accurate work. The editorial page, which is a credit to Canadian journalism, is an evidence of the rare ability brought to bear upon the questions of the day. Not less in importance nor in interest is the supply of news, provided from day to day. It is the growing feature of the American newspaper, and here, the *Mail* shows most commendable enterprise. It is, indeed, beyond the challenge of rivalry. Its system of news correspondence is of the most complete description possible. Its representatives are to be found in every village, town and city in Canada. Its special correspondents are numerous, and its telegraphic facilities the best the country affords. By special arrangement it taps the cable for Old World news. The tremendous sums of European Press Agencies are placed under tribute, and advantage taken of every legitimate means available to bring the doings of the wide world within the compass of its columns in the shortest possible space of time. Special attention is bestowed on the "make up" of the paper, and the natural classification of the daily contents, with the object of rendering it an easy matter for the reader to find at sight what is wanted, thus saving him time and trouble. In the composing room an army of printers toil in one of the best lighted, best ventilated and roomiest apartments conceivable, and in keeping with the policy of progress manifest in every department of the establishment, a number of typesetting machines can be here seen busily at work. The pressroom is commodious and well aired. The plant is of the most modern description, the presses, especially, being excellent in every respect. The editorial rooms are large and comfortable. It is questionable whether they are equalled by those of the large dailies of London and New York; they are certainly not surpassed by any in these places. The building in which the *Mail* is located is owned by the proprietors of the paper. It is a handsome building, and one of the largest in the city. The lower portion is of solid freestone, ornamented with pilasters of polished granite and variegated masonry. The higher storeys are of red brick with striking facings. It is surmounted by a high tower which commands an extensive view of the city and of Lake Ontario. The building easily attracts the attention of the stranger as a substantial structure of ample proportions and beautiful architecture.

THE MUTUAL RESERVE LIFE INSURANCE COMPANY Head office for Canada: Mail Building, Toronto; Wm. J. McMurtry, Manager. Life Insurance has essentially become a part of nearly all other kinds of business in the world, and its value as a balance wheel to all commercial machinery can scarcely be overstated. It is therefore compatible with the object of this special work on Toronto, that due mention should be made of so great and thoroughly representative life insurance corporation, as the time-proven and reliable Mutual Reserve Fund Life Association, whose head office for Canada, are located in the Mail Building of this city. Mr. Wm. J. McMurtry is the manager here; and, by his energy and ability has added very materially in building up a large and growing business in Ontario. Stability, enterprise and progress have characterized the Mutual Reserve Company from its very foundation, and as Mr. E. B. Harper, the esteemed president of the company, said to a reporter from the New York World, last September, "There is no more striking chapter in the history of life insurance than that which tells of the phenominal use of the Mutual Reserve Fund Association of New York." Space will not permit a full account of this great institution, but the following will give some idea of its magnitude and prosperity. The president, Mr. E. B. Harper, is deserving of the highest credit for the manner in which he has personally battled with opposition in establishing the Mutual Reserve. He has now been carefully building it up for eleven years, when he has proven himself "the gallant hero of a hundred fights, valiant, most when against fiercest odds, and he stands to-day at the head and front of his profession, being as the Hon. R. M. Wells stated at the last annual meeting, "The Napoleon of Life Insurance" on this continent. The Mutual Reserve has for its *raison d'etre*, its president, Edward B. Harper. It has over 60,000 members and over $200,000,000 of insurance in force; while it is doing business in England, Ireland, Scotland, Germany, France, Norway and Sweden, and in all healthy parts of the United States and Canada. The Mutual Reserve has on deposit in the different countries where it is doing business over half a million of dollars, is under government supervision and gives pure life insurance, unmixed with banking and investment, at about one half the rate of the level premium companies. The association is based on a new principle, being on a natural premium plan, and therefore, at its inception in 1881, had to compete with the more conservative adherents to the old life insurance systems. It suffices to say, and the quotations given in this sketch will prove, that in spite of all opposition, the Mutual Reserve triumphed, and from year to year has progressed to its present distinguished position as the foremost purely mutual life corporation in the world. During the year 1891, $? 289,000.00 have been paid for death claims.

the grand total since the organization of the company in February, 1881, being $12,027,800.00 paid to the widows, orphans and beneficiaries of its deceased members. During the same year the applications for life insurance received, amounted to $50,010,015.00, being an excess over those of 1890 of $9,286,104.00. The total of the reserve and emergency funds, as reported by the auditors, on November 30, 1891, amounts to $3,155,220.04, all of which goes to show that the Mutual Reserve is in every respect stronger in its forces and better managed than at any former period of its history. Thus far generalizing, let us now particularize on the chief Canadian office which, as before mentioned, is ably managed by Mr. W. J. McMurtry. Located in a splendid suite of offices in the Mail Building, every attention and convenience for carrying on the business of the company is afforded. Mr. McMurtry has evinced not a little ability as the representative here and is thoroughly conversant with all phases of the newest phase of life insurance. Agents of this co. are not so frequently met now days as formerly. What is the Mutual Reserve Fund Life Association? We have can imagine the answer being something like this: It is an association of men, united to furnish each other with insurance for their families, to protect and increase the estate of deceased members and for the securing of [illegible]. From the Toronto office alone, the business for 1891 reached the enormous sum of $2,000,000.00, which speaks volumes for the equity of the company, its principles, its well established reputation, and the ability of its representatives here. The business continues to grow apace, and for 1892 the prospects are the very brightest for a still greater [illegible]. All the advantages of the association are cheerfully and intelligently explained at the office. There is deposited with the Dominion Government $100,000, as security for Canadian policy holders, and it is here mentioned that from the date of its organization this association has paid all just and legitimate death claims in full, and in most cases before due. The chief advantage that makes the Mutual Reserve a world wide success is that it places life insurance within reach of rich and poor, at about half the usual rate charged. Personally Mr. McMurtry is admirably adapted to the business, and is possessed of accurate financial knowledge, as well as wide experience in assurance. He is unassuming and clever, being well and favorably known in social and commercial circles of Toronto. He is for the Mutual Reserve, first, last and all the time, and thoroughly merits his marked success. It may also be mentioned, that in Toronto, Mr. McMurtry is ever slow to resent any insinuations or attacks upon the Mutual Reserve, and ably battles for the right, even as Mr. Harper does in his larger sphere. Personally Mr. McMurtry is noted in an extended and creditable connection with the Canadian Militia, and is a retired officer. He is a lover of outdoor sport, especially those games enjoyed most by natives of "the land of brown heath and mountain flood," having won a winning stone at many a close curling match at the Queen's rink, while at "bowling on the green" he is pronounced skilled. His sterling integrity, social qualities and pleasant personality have made him a favorite with all who know him.

S. B. CHANDLER, Dental Supplies, *Mail* Building, 106 to 110 Bay street. Among the many revolutions of society and commerce, perhaps the most marked developments in the professions are noticed in Dentistry, which from the old rude mechanical process has developed to an art, combining in its success skill, genius, and study. Thus the appliances and apparatus utilized in this professions must needs bear similar marks of improvement, and the business of dealing in wholesale in dental supplies forms an important factor in our commercial fabric. Mr. S. B. Chandler, of Toronto, who does the leading business in Canada, as a manufacturer and dealer in dental supplies of all descriptions, is therefore deserving of special mention in this work. No business of the extent and magnitude of Mr. Chandler's could be of mushroom growth, and it is exceptionally gratifying to note that it is the oldest in Canada, being established in the town of Newcastle, Ont., away back in 1839, and removed 30 years later to Toronto, occupying the present premises on the first floor of the *Mail* Building, corner of Bay and King streets. The business embraces dealing in and manufacturing for the wholesale trade dental supplies of all kinds, and this is the only house of the kind in Canada. Developing along prosperous lines from year to year, the business has expanded into two different lines already, and we wish here to speak of each separately; namely that mentioned in the beginning, and the new department of surgical instruments and appliances, carried on under the firm name of S. B. Chandler & Son, W. Howard Chandler the son being the prime factor in it. The premises comprise splendid sample and store rooms, each department specially, tastefully and systematically arranged, with the stock disposed in cabinets and show cases, adapted to the advantageous storage and display of goods, and the convenience of patrons. Here is a full and complete assortment of the multitudinous list of articles, appliances and apparatus used in all branches of the dental profession. Mr. Chandler manufactures largely, and a competent staff is continually employed, the business being large and growing. It now extends from the Atlantic to the Pacific, and three travellers are on the road; orders pour in from all directions, and receive immediate response. The factory formerly located at Newcastle will be removed to Toronto this year, and will certainly be an acquisition to the city's practical industries. Importations of course are extensively made from England, United States, and Germany in both lines of business, the trade in surgical instruments being so closely akin to the dental. For dental and surgical apparatus this establishment is a veritable emporium, and being the principal house of the kind in the Dominion, it is not a little credit to Toronto to have such an enterprise in operation here. Mr. Chandler has been the arbitrator of his own fortune, and the history of his business is indeed a pleasant proof that industry and ability coupled with the highest integrity will win, their way, and that honesty in representation is always the best policy. He deserves the highest credit for his untiring energy and perseverance in producing goods in our own country that have triumphed against English and American competition. Personally he is pleasant, practical and farseeing in business, and is esteemed by all who know him. His son, Mr. W. Howard, is intimately associated with the general business of the house, but most especially in the recently established surgical instruments department, and during the one month of its existence in 1892, the trade has exceeded their most sanguine expectations. English, French, German, and American surgical instruments are in stock, and the spacious sample rooms just opposite the dental apartments are handsomely fitted up in modern style. The business is practically in its infancy, but with such unequalled facilities for carrying it on in connection with their old established dental trade, with the years of experience possessed by Mr. Chandler Senior and Junior, the latter having grown up with the business, one can scarcely assume the future in store for it. However, the prospects are exceptionally bright, and success is already attained. Mr. Howard Chandler is probably one of the most popular and most widely known of our young business men, having travelled from ocean to ocean in the interests of his father's business, besides his extensive wheeling tours as captain of the first Bicycle Club in Toronto. He is a wide-awake, clever, yet very unassuming business man, and his social qualities, pleasant personality, and love of manly sport have made him a favorite with all who know him. He is one of the many ex-students of Upper Canada College, now reflecting honor on the old "Alma Mater." It might be mentioned that Mr. S. B. Chandler is an old and popular "Knight of the road," being a member of the Commercial Travellers' Association, and with over 20 years experience ranks as one of the oldest on the lists.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, ASSETS, $44,440,505; LOSSES PAID, $30,174,440. G. F. C. SMITH, CHIEF AGENT AND RESIDENT SECRETARY. The world to-day, without insurance fire, life or marine would be a world of commercial chaos. In work of this nature, statistics are often profusely quoted, yet a large to say people (to use the hackneyed expression) take little stock in cold figures. Why? Simply because nowadays figures will prove anything from the solvency of a Company to the age of a woman. Nearly everyone knows all about ordinary statistics in this country. The recent publications in the Press have informed us of the figures of the census. We are also posted as to the annual output of the manufactories and of the farms. But the one thing in which every newspaper office seems ignorant, and upon which our citizens are ill informed, is insurance, especially life insurance. It is only when the unusual happens, and the community is startled by a great Chicago or London Conflagration that the value of insurance as a regenerator is appreciated most. One of the largest and strongest insurance companies in the world, operating in Canada most extensively is the Liverpool and London and Globe, whose head office for the Dominion is in their own splendid building, Montreal, at 16 Place D'Armes, corner of St. James Street. This Company after nearly half a century of actual business in Canada, are to-day stronger in resources and better managed than at any former period of its history. Business operations were commenced in Montreal and Toronto as far back as 1851, Mr. J. H. Maitland, then being Chief Agent. In 1864 the present energetic manager, Mr. G. F. C. Smith was appointed Chief Agent and Resident Secretary. He has by untiring perseverence and superior management, built up a solid and constantly growing business extending from Gaspe to Vancouver. By his foresight and excellent judgment the Toronto office was placed under its present efficient management. About twenty-five years ago the company resolved to erect the splendid stone building that from an architectural point of view adorns Montreal. The following exhaustive statement will give some idea of the standing of this time-proven company. They have available assets to the amount of $44,440,505, which, coupled with a balance of subscribed capital not called up of $8,771,800 equal a total of $53,212,305, in addition to which they have the unlimited liability of wealthy shareholders. The following are the particulars of assets in detail:

Capital paid up	$1,228,200
General reserve	6,500,000
Fire re insurance	3,350,000
Balance profit and loss	3,478,320
Globe perpetual fund	5,514,000
Life and annuity fund	21,392,625
Other funds as enumerated	3,077,320
	$44,440,505

This vast business probably mounts to more stupendous figures than anything known in the country outside of the returns always. Almost anybody can tell how many miles of railway there are in this country, and what is their capitalization, because the securities of railways are apparently the only investments left since the national debt's supposed payment. But here is an institution unlike the savings bank which protects the sum saved in excess of the necessities of life, to be kept for the future, and which can be taken out at will, for it holds funds that cannot be drawn; funds which are accumulated for the benefit of families when death steps in, and that has in force many millions of dollars of insurance; that has paid out since the organization of the company something in the neighborhood of 140 millions of dollars to policy holders and their families; that has an income of $10,209,745 a year, or an average daily income of $27,917. But there is one consideration which presents itself and which is peculiar to the insurance business, and it is this, that while a man if he is cold will buy clothes to cover his nakedness or to keep him warm, if he is hungry he will buy food to keep him alive, and if he is dry he will buy rum to quench his thirst, even if it ruins his health, yet when he needs protection against the accidents of life, you have to go to him and sort of coax him. As was said in a recent issue of "The Review," an English publication, at the conclusion of a summary of the reports and accounts for the head office of all, it may be quoted here: "In submitting the reports and accounts of the company to the attention of our readers, we do so with the assurance that the Liverpool and London and Globe, with its world-wide operations, its world-wide reputation, with its colossal funds, and ever-growing business, both in the fire and the life departments, is an office of which not only its birthplace, but the empire at large should be proud.

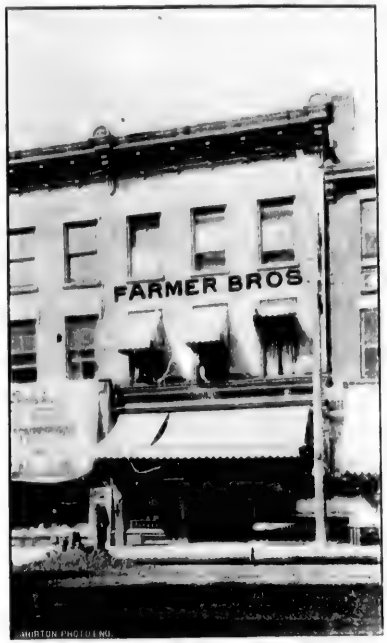
LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

FARMER BROS., HAMILTON.

FARMER BROS., HAMILTON, OFFICE AND SHOW-ROOM.

FARMER BROS., Photographers, 92 Yonge street.—Photography, one of the most wonderful and useful discoveries of the nineteenth century, has done much to advance civilization in all parts of the world. By its aid, the people of one country become acquainted with the appearance of another, and all are able to see an exact representation of the great men of the age. It could no more be done without now than can the telegraph, telephone or steam engine, so intimately associated with both business and pleasure has it become. The climate of Canada seems especially suited to fine work in this line, and the Queen City of this great Dominion is not behindhand in the matter of photography. One of the foremost studios in the city is that conducted by Messrs. Farmer Bros., who have a very high reputation for excellent and careful work, and whose meritorious endeavours to send out nothing but the finest copies and to obtain all in their line that can in any way improve their art, have met with their reward in the large and extensive connection, which is steadily increasing, although their establishment in this city is of comparatively recent date. The firm have found it necessary to open two studios. The principal one is at 90 Yonge-street. Three stories are used here, and the gallery is sixteen feet wide by one hundred and twenty in length. The branch studio is at 294 Queen-street west, where three stories are occupied, each 18x50 feet in size. The ground floor of each studio has a large plate-glass window, in which are exhibited some very fine specimens of the firm's art, which are sure to prove attractive even to the most casual observer. Both establishments are luxuriously furnished, and fitted with everything necessary, including cameras and other apparatus of the latest model. A specialty is made of children's photographs and groups, which are taken with artistic skill; indeed it may with perfect truth be said that all Messrs. Farmer's productions show the skill of true artists and men of taste. The firm are manufacturers of the Winchester Eagle Dry Plate, a much used and decidedly useful addition to the trade, and calculated to be surpassed in clearness and tone after development by none. All kinds of fine mouldings are kept in stock, and frames are made to order. Mr. J. F. Barke is the able manager of the Queen-street establishment, and has had a long experience in the art The proprietor, Mr. J. H. Farmer, is a practical business man, thoroughly comprehending all the details of photography, and his courteous and obliging manners have gained for him the esteem of all who have come in contact with him. Mr Farmer also has a studio in Hamilton, Ont, which is the oldest established studio of this firm, having been in existence for upwards of 15 years.

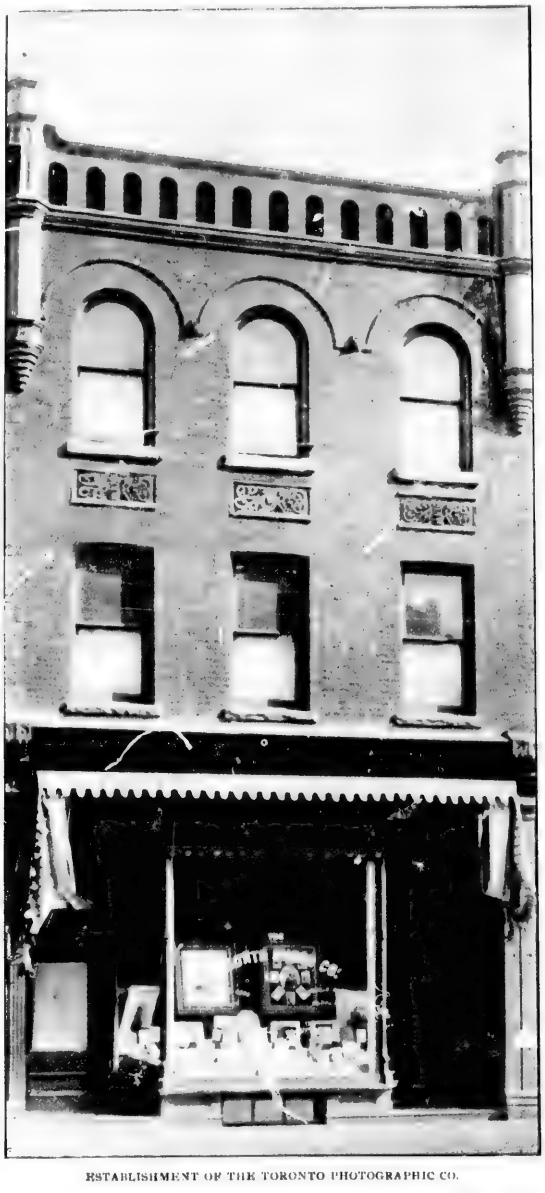
FARMER BROS., TORONTO, RECEPTION ROOM.



FARMER BROS., TORONTO.—(See preceding page.)

THE ROSSIN HOUSE, Corner of King and York Streets, Mr. A. Nelson, Proprietor. One of the leading hotels in the Dominion of Canada, the Rossin House, is the largest and most popular in the city of Toronto, and has a reputation which extends far beyond the borders of the country to Europe and throughout the States. It is centrally located on the corner of King and York streets, and is on the route of nearly all the street car lines in the city, and within easy distance of the Union depot, and the various wharves on the lake front. The surface area of this building is one acre, and it has a good frontage on both the streets above mentioned, and rises to the height of four storeys. For the past forty years it has been one of the institutions of the city, and its grey stone entrances which are massively built give it a very imposing appearance. During this period it has had several proprietors, but is now in the hands of Mr. A. Nelson, a gentleman of great experience. First among the guests of this hotel, royalty must be mentioned, for on more than one occasion members of the royal family have sojourned under its roof. The present proprietor is a native of Halifax, N. S., and nearly all his life has been spent in connection with hotel management. In whatever hotel he has been located, there the tide of travel has stopped to enjoy that comfort which in every case has marked Mr. Nelson's proprietorship and management. He has not long been at the head of the Rossin House, but in that time he has made many alterations and improvements, which will go far to improve the comfort of guests. The entire structure is being put through a thorough renovating, and the decorations which adorn several of the rooms are very beautiful and must be appreciated as works of art. The main entrance is on York street, on entering which the guest finds himself in a passage 25 feet wide, with a floor laid in slate and marble, and by following this comes to the office. Fitted up in a handsome manner with beautifully carved black walnut, the conveniences of telegraph office and news stand also take up a portion of this department. From the office one can enter the billiard room which is furnished with eight first-class tables of large size, while seats are arranged around the room. Opposite to the billiard room is the bar which is furnished in most sumptuous style. Another main entrance is on King street and leads direct to the dining room staircase, while the ladies' entrance is on York street, 15 feet wide and leading to the elevator. The check and baggage rooms are also on this flat. On the second floor is the dining room which has a seating capacity of 144. It is 100 feet long and 40 feet wide, beautifully decorated in carton pierre. The breakfast room, at present under repairs, is now finished and excels any others in Canada in the splendor of the decorations. On this flat and above the entrance is the York Street Rotunda, which is used as a private committee room and furnished in elegant style, the ceilings and walls being covered with etchings on parchment. At the top of the staircase a corridor leads to the ladies parlor, which is beautifully furnished in Louis Quatorze style, and is acknowledged to be surpassed by no other in Canada. Ivory and gold are the predominating colours which give to this apartment a soothing yet sumptuous appearance. Overlooking King street is the Tapestry room, the furniture of which is upholstered with the finest tapestry, the walls being covered with tapestry paper. Antique tapestries are hung in various parts of the room, and over the doorway are tapestry hangers. The chandelier in this room is a great attraction, and made in imitation of ancient lanterns. The [illegible] effect is most pleasing and is equalled in no other hotel. On this floor there are two other parlors and two reception rooms, each decorated in a most handsome manner. The kitchen, pantry, dining room, and servants dining room are all on the second flat. The first of these, the kitchen, one of the principal portions of every hotel, would bear the closest inspection. Two large ranges, one of Monesse & Duequet make is 29 feet in length; the other is 10 feet long. Broilers and every other apparatus required in a hotel kitchen are to be found here of the most approved styles. Two immense refrigerators make up the equipment of this department, where cleanliness is carried to a high degree. As to the capacity of this hotel, it now reaches 300 sleeping apartments, and within the past month (July) the Club Chambers have been added to the house, making it over 450. On the ground floor the bakery and stewards department is located, taking up the rear portion, the remainder being occupied by the laundry and engine room, where there is a 25 horse power engine and two boilers. The wine cellar, situated in the lower part of the building, is well arranged and filled with the finest brands of foreign and domestic wines, liquors, etc; in fact the beverages carried by this house are of the choicest kind. Separate from the main building is the workshop for carpentering and upholstering, and where all general repairs are carried on. A small but well equipped printing office is run by the hotel for printing bills of fare for early and late breakfasts, dinners, and suppers. The reading room is comfortably furnished and in it are kept files of the principal papers in Canada and the States. It is 60 x 25 feet in dimensions and supplied with every necessity. There is a barber's shop attached to the hotel, equipped with five chairs and beautifully decorated. Throughout the Rossin House is undergoing redecoration, which will add greatly to its appearance. Electric bells, etc., are laid throughout the building, communicating directly with the office. Every convenience possible is found in this noted hotel, and every effort is made on the part of the employees to make the guests comfortable. The system of ventilation and drainage is perfect in every particular, special attention being devoted to this. Mr. William Barrie is chief clerk, and is assisted by Messrs. Thos. Skelcey, Chas. Irish, and Jas. Connors. Travellers who know Mr. A. Nelson will be exceedingly pleased to hear of his gaining control of the Rossin House, for the change insures every comfort, and what is of great importance, an excellent menu to the guests. He is a gentleman in every sense of the word, and leaves no stone unturned to meet the wishes of his patrons. On account of increased patronage, it has been found necessary to enlarge this popular hotel, which has been done by the addition of seventy-five elegantly furnished rooms *en suite*, with bath attached. The latest exposed sanitary plumbing adopted throughout. The Rossin is the largest hotel in the province, having accommodation for 500 guests, and is the only one in Toronto complete in all its appointments; situation being convenient to the railway station, steamboat landings, and in close proximity to all the fashionable stores and public offices, with electric cars passing its doors every two minutes to all parts of the city, makes it the most convenient and desirable hotel in Toronto to stop at.

AUG. NEWELL & CO., MANUFACTURERS OF ORGAN REEDS AND KEYS, 31 HAYTER ST.—A feature of peculiar importance and of not a little pleasure to note, regarding the commercial greatness of Toronto, is that extensive Manufacturing establishments with headquarters in larger American cities have found it to their advantage to open a branch house in this city. No better and more progressive example of this can be found than in the establishment of Augustus Newell & Co., of 31 Hayter St., being a branch of a Chicago house, the largest manufactory of Organ Reeds and Keys in the world, whose well-established reputation and excellent goods have long since rendered the concern conspicuous, and prominent in the commercial world. The Toronto House dates its inception to 1878, being then founded under its present name, at 79 Adelaide St. W. by Messrs. A. Newell and W. S. Wright. Since then Mr. F. H. Wright, formerly of the Chicago business, was admitted as a partner. The premises on Hayter Street have been occupied for two years, and are very spacious and suitable, being fitted up specially for the business with every requirement of this important branch of trade. They comprise a splendid five-story brick building 30 x 100 feet in dimensions, systematically arranged in departments, and equipped with the latest improved machinery and appliances, (which, it may be mentioned is invented and constructed on the premises), the whole being operated by a 40 horse power Wheelock engine and boiler, made by Goldie McCullough of Galt, Ont. Completeness is the word, and Messrs. Newell & Co. have a factory that compares favorably with that of any contemporary concern. Recently they have added a leading specialty to their business, the manufacture of Celluloid Keys, and are able to supply the manufacturers of musical instruments with first-class goods, which, thanks to their personal enterprise and ability are purely Canadian production. Besides manufacturing organ reeds and keys in immense quantities, the firm also deals extensively in Organ Materials, and do a large and constantly growing trade in all their branches. The trade of the house extends all over Canada while in conjunction with the Chicago Establishment, their headquarters, reach over United States and Europe. The business manager here and resident member of the firm is Mr. F. H. Wright; Messrs. A Newell and H. S. Wright live in Chicago, all of whom are business men possessed of those sterling qualities indispensable to success of a thoroughly representative of business.



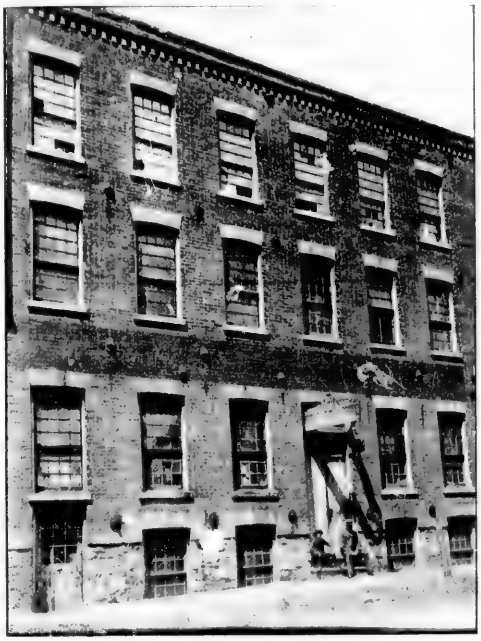
ESTABLISHMENT OF THE TORONTO PHOTOGRAPHIC CO.

MR. J. S. WALLACE.

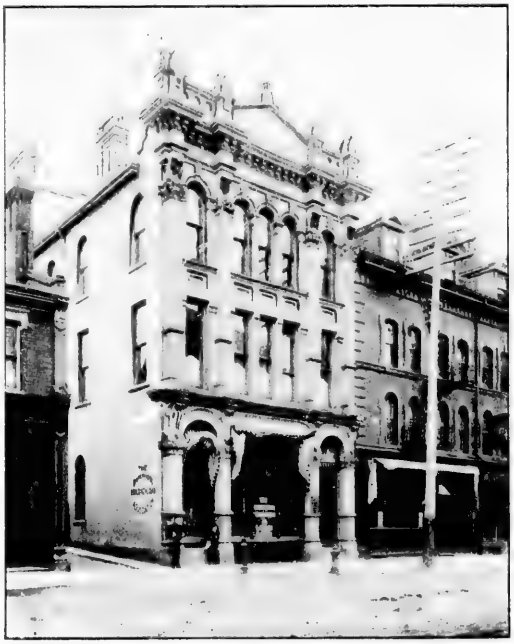
MR. H. C. TUGWELL.

TORONTO PHOTOGRAPHIC CO., 194 King Street, West. In scarcely any branch of science has more progress been made during the last twenty-five years than in that of photography, and this can easily be proved by anyone who refers to some old collection of photographs, from those on glass to those of the present day, which latter, exhibit marvelous development of the art. One of the largest and most successful firms in Canada engaged in this art, and certainly having the largest premises and greatest facilities for turning out work in great quantities, and of the best quality in the city, is the Toronto Photographic Co., whose premises are situated at No. 194 King Street, West. This business was established on the 1st of June, 1891, by Messrs. J. S. Wallace, and H. C. Tugwell, who have met with the greatest success from the start, and have now a large and ever increasing patronage. All branches of photography receive the most careful attention, notably commercial work such as photographing manufacturers' samples, warehouses, factories, machinery, schools and other public buildings, residences, scenery, etc. The printing department is in the hands of one of the most experienced printers in the business and printing done for the trade receives the same careful attention as the best private work. Every department is under the direct supervision of experts in their respective lines. In viewing, a very extensive business is being worked up, good view-men going to the distance of one or two hundred miles to undertake special work. It may here be said that this is the only firm in the city which makes a specialty of catering to the "amateur" trade, and a large and ever-increasing business is now carried on exclusively in developing plates and kodaks for the constantly swelling army of amateur photographers and kodak manipulators. This department is growing very rapidly and is a very important branch of the business, orders and negatives being sent in, from Halifax to Qu'Appelle and British Columbia and other distant points while tourists passing through the city find every convenience and attention here for their requirements, such as reloading kodaks and developing films. Another department worthy of special mention in these columns to which this comparatively young firm has turned its attention is their bromide and platinum work, which, while it is a very expensive process, produces results equal to finest steel engraving. A specialty is also made of photos for photo-engraving, some of the leading firms in Canada being supplied. The instruments and plant used are of latest and most improved designs and the enterprise of this firm leads them to be always on the lookout for anything new in photographic improvements. Tourists passing through Toronto can obtain views of the city and surrounding suburban scenery of which a large collection is being formed. The show window exhibits a fine collection of every description of photographs and specimens of the photographic art. While the interior arrangements of the establishment comprise every convenience for intending *sitters* including reception and dressing rooms tastefully furnished, while the studio contains every modern facility and convenience for the most exacting demands upon the operator. Mr. J. S. Wallace a well-known and respected resident of Toronto attends to the financing of the firm, while Mr. H. C. Tugwell personally supervises every department and detail of the practical and business part of this concern, being thoroughly well versed in all branches of this modern art, the result of his long experience and careful study of all the technicalities of photography.

"THE BALMORAL," corner of Jarvis and Queen-streets. Samuel Dandy, proprietor.—One of the best kept houses in Toronto is that conducted and owned by Mr. Samuel Dandy, and admirably located at the corner of Jarvis and Queen streets. This hotel is well-established and has a high reputation for the convenience and comforts in accommodation which it affords its guests. The building from basement to attic, has been refitted by the present proprietor, and is now from a point of completeness unsurpassed. The bar-room is always well stocked with the best wines, liquors and cigars, while all the necessary adjuncts usually found in a first class hotel are provided. The *cuisine* is second to none, and the tables are always supplied with the best the market can afford. Personally Mr. Dandy studies to please his patrons and is an obliging, popular and cordial host.



ESTABLISHMENT OF HARVIE & CO

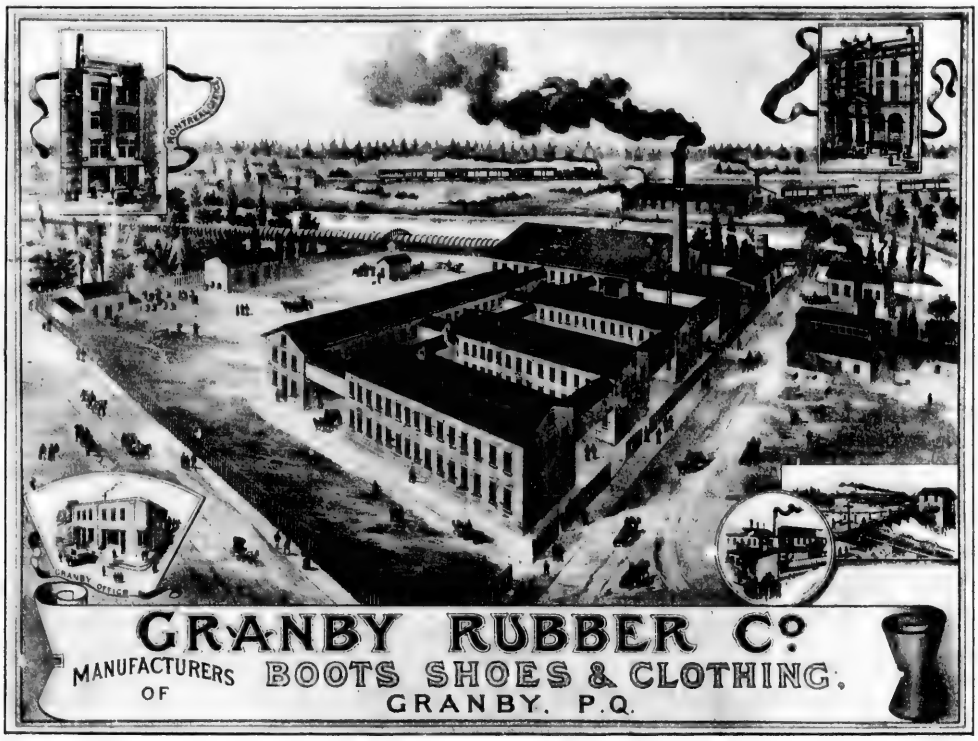


OFFICE OF THE DOMINION BUILDING AND LOAN ASSOCIATION.

HARVIE & CO., Manufacturers of Boxes and Packing Cases, and Dealers in Kindling Wood, 20 Sheppard Street. Among the many firms engaged in the manufacture of boxes and packing cases in Toronto, that of Messrs. Harvie & Co., whose well known establishment is situate d at No. 20 Sheppard Street, possesses a first-cla s reputation for reliability, economy, work turne d out, and neatness and despatch with which it is executed. This business was established about [illegible] years ago by Messrs. Vaill & Harvie at No 18 Britain street, and was carried on successfully for about a year and [illegible] when the mill was burned down. The firm then [illegible] to their present location, Mr. Vaill retiring, and the [illegible] has since been carried on by Mr. Thomas Harvie, who has by his ability and untiring energy built up a trade that extends throughout the Province. The premises occupied comprise a two story brick building, 40x60 feet in dimensions, fully equipped throughout with all the latest machinery and appliances used in box making, and the cutting of kindling wood. All operations are performed by machinery, which explains not only the neatness and exactness exhibited by all work; but the extremely low prices prevailing. A large amount of capital is invested in this business, more seemingly than the simplicity of the work suggests; but the latest methods are employed, and no expense has been spared to produce the most desirable results. The principal feature of the business is box making, while an active trade is carried on in the wholesale and retail supply of kindling wood, fifteen men being employed constantly in the various departments. Trade is carried on all over Ontario, one of the secrets of the success of this firm being the extensive and judicious advertising done, which brings in orders by mail and telephone, without the necessity of soliciting custom. Mr Harvie was born in Montreal 30 years ago, and is that city learned all the intricacies in the manufacture of boxes and packing cases of every description. He has resided in Toronto for many years, and is held in the highest esteem by everyone with whom he comes in contact, either in a business or social relation.

THE DOMINION BUILDING AND LOAN ASSOCIATION. In these days of great financial disasters it behooves every man to consider the safest and most profitable manner in which he can invest the money at his disposal, whether it be a small or large sum. Within the last two years the Canadian public has, by means of The Dominion Building and Loan Association, been given the opportunity of investing its surplus cash in a manner which precludes any possibility of loss, and yet in such a manner that the profit to be derived from such an investment exceed even the most sordid dreams of avarice. For the benefit of those who have not yet been given an opportunity to examine the *modus operandi* of this institution, a few words relative to its unprecedented success in the past and the brilliant outlook for the future, may not be out of place in your valuable columns. In the first place, let us examine into the stability of the institution, for every investor naturally wishes to know where his money is going to, and what precautions are taken to prevent its loss. The Trusts Corporation of Ontario is the Trustee of the Association, and is also the custodian of all securities for loans made by the Association. All the money paid in by the members to the head office of the Association is, as soon as received and entered in the books, handed over to the Trustee, with the exception of an amount equal to one and one twelfth per cent., which is deducted for the actual running expenses of the institution. The funds thus placed in the Trustee's hands may only be drawn upon for the purpose of making loans and redeeming stock. (See Article 5, sec. 1, of the By-Laws). The small percentage deducted for expenses shall be deposited, as received by the Secretary Treasurer, to the credit of the Association in some chartered bank of Canada. (Article 5, sec. 2, of the By-Laws). The same article in the By-Laws, section 3, reads: "No funds of the Association shall be withdrawn from deposit except by draft or cheque signed by the President, General Manager and Secretary Treasurer. In addition to the above precautions is the following rule, which is stringently enforced, "all officers who handle the funds of the Association are required to give bonds for the faithful performance of their duties." Secondly, the money of the stock-holders or investors is only loaned out to members of the Association in good standing, and only then with a first mortgage on real estate as collateral security for the loan advanced, and Article 4, sec. 1, of the By Laws provides that: "No mortgage on real estate shall be accepted until the property offered as security for the loan advanced on stock has been appraised by a competent appraiser, appointed by, and acting for, the Association, and subsequently recommended by the local board and approved by a majority of the Board of Directors or a Loan Committee appointed by the Directors." So much for the caution used in the manipulation of the funds of the Association! Space will not permit a detailed explanation of of the manner in which the money of the investor in this institution is made to produce no less than sixteen per cent! but should the reader wish to learn how it is actually done, by looking at page 7 of the prospectus issued by the Association he will readily comprehend it *in toto*. Now let us glance over the enormous success which has crowned the efforts of the promoters of similar institutions in the United States. There are at the present time over seven thousand Building and Loan Associations in America. The savings in those Associations amount to over one billion of dollars, or, in other words, more by an immense sum than the entire banking capital of the United States! These institutions furnish the best facilities for borrowing money and, at the same time, retain the benefits of the interest which otherwise would find its way into the pockets of distant capitalists. Not the least of the benefits which such organizations confer, is the habit of saving which they promote. Almost everyone with a very moderate income, can, by reasonable economy and forethought, save enough monthly to pay for one or more shares, without lessening in any respect their domestic comforts. By such means a home may be secured on extremely easy terms of payment, really costing little if anything, more than moderate rent. In conclusion, should the reader contemplate investing with an institution which not merely promises to make sixteen per cent. for the investor's money, but actually succeeds in performing what it promises, any further information may be obtained by writing to the genial general manager, Mr S. F. Kilgore, or to that gentleman's efficient co-workers Messrs. S. D. Palmer and J. MacQuillan, who hold respectively the responsible positions of Secretary and Treasurer. The Head Office of the Dominion Building and Loan Association is located at 54 Adelaide-street, East, Toronto, and any member of the staff there employed will be only too pleased to furnish full particulars in connection with the institution. There are at the present time more than 38,000 shares of the stock of the institution in force, and the assets amount to over $250,000 which, it may be as well to mention, is a greater sum than all other similar institutions in the whole Dominion put together can show. Though the Association is in its infancy, being only eighteen months in existence, the above figures must convey to the reader's mind the impression that a great future lies before an association which has accomplished so much in so short a time. That every success may attend the Dominion Building and Loan Association and that the shadow of the clever and indefatigable General Manager may never grow less is the earnest wish of your correspondent.

F. W. HUDSON & CO., COMMISSION MERCHANTS & BROKERS, 50 FRONT STREET EAST. The commission merchant is one who during the past quarter of a century has become a necessity both to the manufacturer and to the wholesaler. Confining himself to certain lines of goods, he deals only upon wholesale principles, selling in all cases upon a commission basis. The firm of F. W. Hudson & Co. was established in 1889 and at time of writing, 1891, has built up a wide trade through all parts of the Province of Ontario. At 50 Front Street East suitable and commodious offices are occupied, only samples being kept on hand, any consignments received being stored in public warehouses. The lines in which this firm transacts business are teas, sugars, coffees, fruits, syrups, and general groceries of almost every description. In the sample rooms which comprise a portion of their premises at the above address, several cabinets are seen filled with selections from the various consignments received. The business is rapidly growing, and already the proprietor Mr. F. W. Hudson is classed among the leading commission grocery merchants in Ontario. In addition a considerable brokerage is carried on and like the other branch with steady success. Personally Mr. Hudson is very popular, has resided in Toronto for the past twelve years where he has been a leader in all manly sports.



THE GRANBY RUBBER CO., LIMITED

THE GRANBY RUBBER CO. (LTD.) Toronto Branch: Front-street. Ames Holden, Agent; S. H. C. Miner, President; Jas. H. McKechnie, Secretary and Treasurer.—The manufacture of rubber goods is an industry of great importance, and the Granby Rubber Co. of Montreal needs no introduction in these pages, having secured an enviable reputation co-extensive with the Dominion. The home of the rubber industry is in the United States, and it is a matter of public congratulation that in Canada, there is a rubber manufacturing company whose products compete favourably with those of any other factory on the continent, and this company is the "Granby." Prior to the year 1882 our neighbours across the creek poured their rubber goods into the Canadian market regardless of the duties the N. P. imposed, and small Canadian companies had a hard struggle to live under the scathing fire of a fierce opposition. The Granby Rubber Co. was founded at this date, and after five years was reorganized with Mr. S. H. C. Miner, the present president, at the head of affairs, and have not only held their own, but have, by continually manufacturing clothing, boots and shoes, in every respect equal and even superior goods to the American companies, lived, grown, and flourished, standing to-day foremost in the rubber industry of Canada, stronger in resources and better managed than at any former period of its history. In these days of keen competition it is only the highest order of business merit that can hope for success. Organization must be perfect, attention ever wakeful and capital abundant. In every department the best men to be found anywhere must be secured for the best positions; such men are never dear; and when appointed must be given complete charge, and never subject to intermeddling. It is said of Napoleon that his great genius was nowhere more clearly manifested than in the choice of men to aid him in his undertakings. With the company in question, the head of each department in the immense factory at Granby, P.Q., a photograph of which is here reproduced, is an American expert, including some of the finest mechanical talent in the rubber trade, that money can buy. The above cut will give some idea of the magnitude and extent of the headquarters of the Granby company, comprising seven substantial brick buildings all connected in one block, fitted up throughout with the latest improved machinery and appliances, the area covered by the works being about 4 acres. Employment is furnished for 250 hands, and the trade is constantly increasing in volume from year to year. The motive power utilized in operating this factory is a combined novelty of air and water. It would take too long to describe it in this brief sketch, but it may be mentioned that it is the only system of the kind utilized in Canada, Mr. Miner, the president, having specially introduced it from New Jersey. The company have expanded so rapidly that besides the extensive agency in Toronto, at Front-street, they have branches in Montreal, Winnipeg and Victoria, B.C. Messrs. Ames Holden are their agents in Toronto and in Montreal, and this firm require no introduction to the commercial world of Canada. As many as 25 travellers are handling their Granby rubber goods in Canada, and the increase of trade speaks eloquently of the excellence of the goods. Boots, arctics, rubber shoes, and as many as 150 different lines of goods are constantly manufactured, the rubber clothing being unsurpassed. The company is a joint stock limited corporation, of which Mr. S. H. C. Miner is president, and Mr. James McKechnie the secretary-treasurer. It may also be mentioned that a specially patent ventilated boot is manufactured, known as "the McKechnie patent," which has become very popular wherever introduced. Mr. Miner is a thorough Canadian, and a thoroughly progressive and energetic business man, always aiming to keep abreast of the times, and in his enterprise en heavours with marked success to hit the bull's-eye of popular fashion and favor. He is what Americans term "a hustler," and is one of these men who may with propriety be adduced in refutation of that absurd and unfounded prejudice which underrates Canadian talent and enterprise. Personally he is esteemed by all who know him in social and business circles, and the company, of which he is the founder and promoter, is also very popular in Toronto, where the Ontario trade centres.

TORONTO DROP FORGE CO., LIMITED.

W. C. NILES, Flour and Feed, Coal and Wood, 334 and 336 Parliament-street.—The supply of such matters of general use as are kept in stock by Mr. W. C. Niles, must be necessity be immense in a city of the size of Toronto. At the same time there are already many in this trade, and when Mr. Niles commenced business about one year ago, he had a great deal to contend with in the way of longer established men. Competition is said to be the life of trade, and however that may be in a general sense it is certainly so with this gentleman, for although so recently opened he has even now built up a trade, the extent of which compares very favourably with that of others carrying on a similar business. Mr. Niles keeps in stock only the best goods, and buying for cash always is able to sell at most moderate prices. His office and yard are situated in a prominent position on Parliament-street. The building occupied contains two stories, each flat measuring fifteen by forty feet. His stock is well selected and has obviously been bought with a view to supplying that high class of trade done at this establishment. He has always on hand all kinds of coal and wood, flour and feed, baled hay and straw, oats, bran, and grains. Split wood and dry kindling may be had at any time and orders are promptly executed. Five hands are employed and four teams are continually engaged in this business. Mr. W. C. Niles is a gentleman of undoubted business experience and his future prosperity is amply assured.

W. D. MATTHEWS & CO., Grain and Commission Merchants, 26 Front-street east.—This reliable house was founded as far back as the year 1856 by the late Mr. W. D. Matthews, the father of the gentleman who is now the head of the firm. The business in which Messrs. W. D. Matthews & Co. are engaged is as produce and commission merchants and also as maltsters. From the first, enterprise and push has marked the career of this house which has progressed in a wonderful manner and now transacts one of the largest businesses of the kind in Canada. Grain and malt are their special lines, barley being the chief grain handled. This noted firm are owners of malt houses at Leroy, N.Y. and also in Canada where they turn out an enormous amount of this product, reaching in 1887 1,000,000 bushels, since increasing from year to year. No firm has so high a reputation as this, both for the standard quality of their malt and for their A1 grades of wheat and other grains. Mr. W. D. is an ex-president of the Board of Trade of which he is still an active member, now being a member of the Council and one of the examiners in grain. He is popular in financial, business and social circles and is recognized as one of the leading citizens of Toronto.

HOWARD LAKE PARK, TORONTO.

BOURNE AND BUTLER, Makers of Tents, Awnings, etc., Dealers in Window Shades, Waterproof Goods, Curtain Poles, etc. In a country such as Canada, where "camping out" is becoming more common every summer, and which the heat of the weather renders so enjoyable, and for the same reason where awnings are rendered indispensable for shop windows, more especially for those of stores and other places of business where goods are exposed to the broiling sun, the manufacture of tents and awnings is an industry that deserves all encouragement, as its importance can hardly be overrated. It is exceptionally gratifying to note that such an industry has been started by Messrs. Bourne & Butler, of 170 King street West, who have been in active operation for over a year now, and although they had to compete with other established houses, have nevertheless met with a flattering degree of success. Both members of the firm are practical tent and awning makers, and supervise all operations in person guarantee satisfaction to all patrons. The premises occupied comprise a splendid store and factory, four storeys in height, each 15 x 50 feet in dimensions. They manufacture tents and awnings of all sizes and shapes, horse and waggon covers, tarpaulins, flags of all nations, including pennons, streamers, and these with what ever coat-of-arms desired. On exhibition in their place of business are to be found also blinds of various sizes, waterproof goods, brass goods, finishings, ornaments, etc., curtain rings and poles, hammocks with awnings attached, and in fact everything imaginable in these lines. Employment is furnished for ten hands, and the trade is large and growing. Messrs. Bourne & Butler have lately purchased the right to manufacture a specialty in the line of soap, popularly known as Scourine. This preparation is unequalled for cleaning, scrubbing, or polishing metals, marble, paint, machinery, crockery, cutlery, glassware, earthenware, oilcloth, etc., and has already gained high favor throughout the Dominion. These gentlemen are deserving of the highest credit for their zeal, enterprise and ability in promoting this important industry. Scourine fills a long felt want in the household, and it is only a matter of time when on its own merits it will stand in the forefront of the many preparations of this kind now flooding the market. Mr. Bourne is a member of the Masonic order, and Mr. Butler belongs to I. O. O. F., both of whom are plain, practical and clever in all transactions, and are possessed in a marked degree of those sterling qualities indespensable to success. Personally they are popular business men and deserve success and thoroughly merit their success.

A. TAYLOR, Dealer in Wall Papers, Stationary, etc., 1288 Queen-street West.—This flourishing business was established in 1884 by the present proprietor, who in 1888 took Mr. Gibbs into partnership with him. This gentleman retired from the business two years later, since which time Mr. Taylor has carried it on himself. As a store the first floor of a two story building at 1288 Queen-street West is occupied, being 100 feet deep and having a width of 20 feet. The show windows are large, fitted with plate glass and dressed in a very tasteful manner with a splendid selection of samples. On all sides of the interior, which is commodiously arranged with counters, show cases, cabinets, etc., the goods are displayed in large quantities and of great variety, as follows: books, stationery, toys, fancy goods, school supplies, crockery, china, glassware, cutlery, silver plated ware, wall papers, decorations, window shades, etc. These three last lines are the specialties of the business and comprise a very choice and full selection, which may also be said of the entire stock. In addition Mr. Taylor carries on a large business as a painter, paper-hanger, and glazier, employing a force of twenty-five men, who work under his supervision. Two clerks are employed in the store under the direction of the proprietor, who is always active in the management of every part of his growing connection. In fact, he is greatly esteemed by his fellow citizens as a strict and honorable man of untiring energy and perseverance, upon whom full reliance may be placed.

ALFRED THORN, Dealer in New and Second-hand Furniture, Pianos and Organs, and General Household Goods, 813 and 815 Queen-street west.—A unique and important business is that carried on by Mr. Alfred Thorn of 813 and 815 Queen-street west, who does a leading trade as a dealer in new and second-hand furniture, pianos, organs, stoves, crockery and general household goods. He began business in the Queen City in 1878, and during the intervening period has by his own energy, enterprise and ability built up a solid and steadily increasing trade among the reliable classes of the west end. The premises occupied are convenient and suitable and are 33 x 100 feet in dimensions two spacious floors being utilized. Throughout these commodious warerooms are always tastefully disposed, new and second hand furniture of all kinds including parlor and bedroom suites, sideboards, centre tables, dining room and hall furniture, sofas, etc., novelties in furniture, ottomans, cupboards, also pianos and organs of the best manufacture, as well as stoves, tinware, glassware, crockery, china ware, and in short everything in the line of household goods. A specialty is made of buying, selling and exchanging furniture, stoves, etc. Fine goods and moderate prices are prevailing characteristics of this house, and satisfaction is guaranteed. Mr. Thorn is well and favourably known in Toronto, and his whole history is a guarantee of good energy and enterprise coupled with the highest integrity will win their way, and that honesty in representation is always the best policy.

[illegible] SWIFT, Military Boot and Shoe Maker, 102 Church-[illegible]—A well fitting article of clothing is better for wear [illegible] but is the opposite, but perhaps that part of the human costume which it is absolutely necessary for health and comfort should fit well is the boot. The foot is most delicately constructed and consists of nineteen different bones and thus has a variety of movements, requiring a covering which, while it should be soft and pliable, must also be durable. Leather has proved to be the best material and is universally used. Mr. Chas. Swift has only been in business about two years, but has already built up a very fine trade, which is rapidly increasing. He occupies a large store at 100 Church-street, which measures thirteen by forty [illegible]. A large plate glass window admits the light and allows the passer-by to see a fine selection of the goods sold within, tastefully and artistically arranged. The interior is handsomely fitted with hardwood counters, chairs, glass [illegible] containing specimens of some of Mr. Swift's fine custom work, and mirrors. The general arrangement of the store is neat and attractive. The stock includes all kinds of officers' walking and riding boots, leggings, also Blanco Metal polish, blackings, &c., and all goods sold in this establishment are of the finest quality. Mr. Swift makes a specialty of ordered work, in which he uses nothing but the best leather, &c., and employs two skilful workmen to assist him. He is a gentlemen possessing thorough business qualities and, with his persistent energy and enterprise it is easy to presage for him a successful future.

ST. JAMES CATHEDRAL, TORONTO

H. W. CUFF, Commission Merchants, 18 Jarvis-street; Commission House, 48, 52 St. Lawrence Market, Toronto well known to be a centre of commercial greatness, and [illegible] most congenial field is found for the commission merchant of ability. Among the first class and thoroughly [illegible] dealers in the commission business, and [illegible] of the most known is Mr. H. W. Cuff, whose [illegible] are centrally and eligibly located at 18 and 52 St. Lawrence market. The fact that this popular merchant has been actively and successfully before the public for nearly [illegible] years is startling evidence of his reliability and sterling worth. His promises realized in the prosecution of this important business are large and commodious, comprising a suitable commission house, which is located at 18 Jarvis street, and the spacious store at St. Lawrence Market, which is 30x20 feet in dimensions, and every facility is afforded for the rapid and careful attention to trade. A general commission business is done, and consignments of all kinds of goods are handled, such as provisions, fruit, poultry, fresh and cured meats, and prompt returns are always made, profitable sales are effected and moderate prices charged, while if desired, liberal advances are made on others. Mr. Cuff has thorough knowledge of all phases of western and eastern traffic, and has a wide general knowledge, all of which qualities enable him to offer inducements to patrons difficult to duplicate elsewhere. He has the best of business connections with all parts of Great Britain, United States and the Dominion. Mr. Cuff is, personally, a gentleman of pleasing address, and it is needless to say retains the good will and respect of all who at any time have dealings with him.

HUGH MCKNIGHT, Practical Machinist, 261 Yonge-street. Since the invention of sewing machines and in fact of machinery of every kind the commerce of the country has undergone many changes. The methods of obtaining a livelihood are numerous and quite different from those adopted prior to the year 1841, but the amount of wages earned is far in excess of that in earlier times and the number of employees is also greater. Mr. Hugh McKnight of 261 Yonge-street is a practical machinist of long experience and has for the past fifteen years been established in the city, during the whole of which time he has devoted his entire attention to the manufacture, fitting and repairing of all kinds of sewing machines. It is of no consequence what the matter with a machine Mr. McKnight will at once repair it and put it in perfect order. The premises he occupies are fitted up with all the machinery and tools necessary for his business, being spacious and well lighted. The front is fitted with a handsome plate glass window. Mr. McKnight has always on hand a large stock of oil, needles, belts and parts for all kinds of sewing machines and supplies many of the retail stores throughout the province. He is assisted by two competent machinists and has all he can do to keep pace with the orders always on hand.

CHAS. A. WALTON, Architect and Constructive Engineer, 19 Union Block, Toronto-street. With such a generality of success to be judged in connection with nationality many mistakes would undoubtedly occur. Nevertheless, casting an eye over professional and commercial life, many of the most successful men are found to be natives of Old England. This is by no means to underrate Canadian talent and enterprise, for it too, is well exemplified in prosperity. An example of the former is the gentleman whose name heads this sketch, who was born in Leeds, England, January, 184[illegible], and came to Toronto in 1850. Here he received his education, studying architecture with the late William Kauffman, who was a graduate of the German Technical School of Architecture and Civil Engineering, in whose office he spent five years. Our subject had natural taste for the profession and entered actively upon it on his own account, travelling extensively, practising in Toronto, Montreal, Albany, Detroit and Chicago, and again returned to Toronto in 187[illegible] where he settled. Here his well established reputation coupled with his wide experience and extensive operations soon rendered him conspicuous, and he has met with uninterrupted success. He does all kinds of difficult and delicate architectural designing, and has produced many handsome public edifices, and private residences in Toronto. He furnishes estimates, prepares plans and specifications and personally supervises all operations in person, thereby guaranteeing satisfaction. His offices are eligibly and centrally located in the central portion of the city, and all patrons receive prompt and courteous attention. Personally Mr. Walton is esteemed by all who know him, and as an architect he has no superior in the city.

W. N. CRONE & CO., Builders and Contractors, Office Room 1, Richmond Chambers and 11 & 13 Richmond street west. Mr. Wm. N. Crone, the sole proprietor of this influential and enterprising business, is a native of England. He came to this country about a quarter of a century ago. He then went to the States for three years and has been in business twenty five years in Toronto. Settling in Toronto he established this business about 1880, since which time he has become widely known and respected. He is one of the leading builders and contractors of Toronto, devoting his time chiefly to the erection of private residences, though he enters into contracts for the construction of buildings of every description. Throughout the city and the suburbs there are numerous edifices which have been erected by him, while there are many others in course of building at the present time. All work receives his personal supervision and the number of hands employed varies according to the work on hand and the work to be completed. He is conversant with every detail in the construction of buildings, gained great experience in England previous to his arrival in Canada. He has an office in room 1, in the building known as the Richmond Chambers, which are situated at 11 and 13 Richmond-street west. All kinds of store and office work receive prompt attention on the shortest notice, skilled workmen being employed on the work. Mr. Crone is a practical mason and is much respected in business and social circles.

VIEW ON THE BEACH, TORONTO ISLAND.

MRS. BARCLAY, Fashionable Milliner and Dressmaker, 328 Queen Street East. This is one of the few stores which may be said to add a pleasing effect to this thoroughfare. Although Mrs. Barclay has only been in business for a little over twelve months, she has drawn together a custom trade which tells very forcibly of her ability as a milliner and dressmaker. The location of the store is at 328 Queen street East, and the premises occupied comprise a three storey building which overlooks the street by a front 15 feet in length and has a depth of 40 feet. The store is lighted by large plateglass windows which add to the effect produced by the fine display of choice samples with which they are dressed. The interior has a very tastful appearance, and is filled with showcases, cabinets, stands, etc., which are filled with the various kind of goods. Millinery and dressmaking are both carried on by Mrs. Barclay, and a stock of flowers, feathers, ribbons, and other requirements of the latest styles are always on hand. Mrs. Barclay has secured facilities in her business by importing direct from Glasgow and New York all the chief requisites for a milliner's business. Prompt attention is given to all orders, which remain up in the newest and most fashionable methods. A staff of five experienced hands are constantly employed. Mrs. Barclay is well versed in the arts of fashionable millinery and dressmaking, and is well posted at all times in the changes which fashion undergoes. An able business lady, she has already shown herself to be thoroughly competent as a managetress and may feel justly proud of the success which is so rapidly becoming her own. Her clientele is composed amongst the ladies of Toronto, among whom she has a reputation which will soon become second to none.

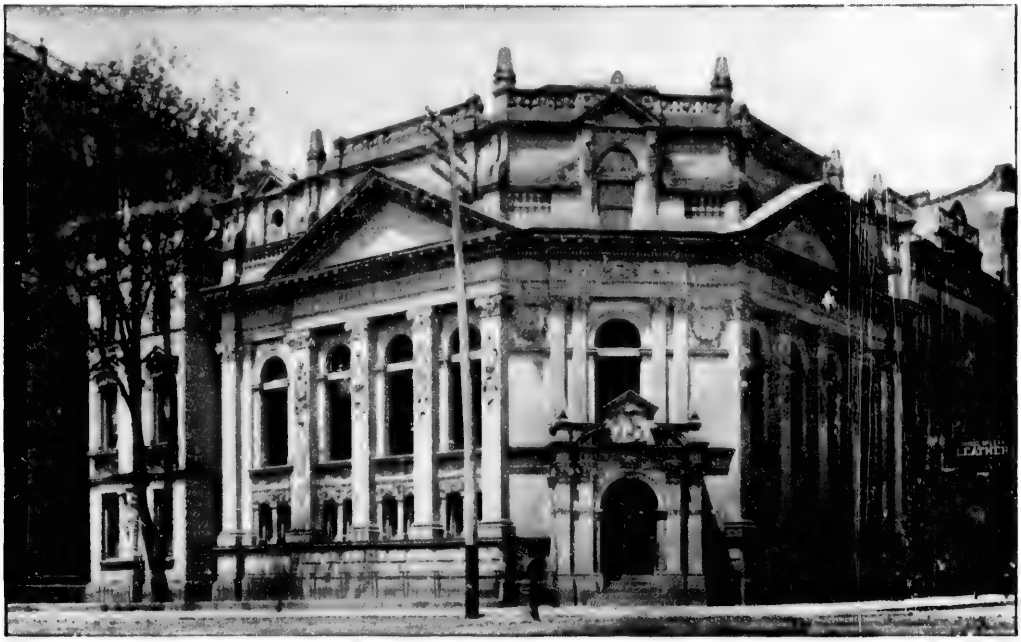
MCHOLLAND & SHARPE, Importers and Dealers in Photographic Materials, etc., 159 Bay-street.—About two years ago this business was established and carried on under the name of Smith & Sharpe, when in July last Mr. Smith retired from the firm his place being taken by Mr. T. A. McHolland. The premises occupied are on the first floor of the Medical Building, Bay street, being divided into warerooms and offices. The goods handled by this firm are extremely varied and comprise photographic materials of every description, etc. Backgrounds, cameras, lenses, and amateur outfits are prominent among their large and select stock. This firm has the control in Canada of the J. A. Seed Dry Plate Coy. of St. Louis, the J. H. Dallinmeyer, which are the finest goods of the kind made; views from the brush of Mr. L. W. Seavey, the finest artist America, the Buffalo Argentic Paper and the celebrated Anglis Sepia Bromide. In addition to this establishment Messrs. Mulholland & Sharpe are the proprietors of a factory on Temperance-street where ten men are constantly employed in bevelling, gilding. This building is fitted up with every thing necessary to successful work and is an important branch of the business. Six clerks are employed in the office and warerooms on Bay-street, while four travellers cover the entire Dominion in their interests. Mr. F. A. Mulholland and Mr. H. F. Sharpe the proprietors are both thoroughly practical men in the work, conversant with every detail, and enter into the management with energy and ability. They transact in the course of the year a very large business their goods being held in great favour with the trade and the public generally.

WOLTZ & MCMAHON, Manufacturers of Picture Frames and Mouldings, 130 Richmond-street west.—It matters not how beautiful a painting or picture of any kind may look, it is certain to be improved when surrounded by a tasteful frame. A beautiful woman's loveliness is always enhanced by a handsome dress and in the same way the frame sets off the picture. Messrs. Woltz & McMahon are in the front rank of those engaged in the manufacture of picture frames and mouldings, and their goods are well known in this city for their excellence and careful construction. They have been established for five or six years and have built up since their opening a large and growing trade. The premises occupied are spacious and commodious and cover an area of over eight thousand square feet and are amply equipped with all the necessary fittings. The firm manufacture picture frames of all kinds and at all prices, mouldings, gilt rosewood, gilt imitation french walnut, maple and veneer, a specialty is made of room mouldings, of which a large quantity is always kept in stock. From ten to fifteen hands are constantly employed according to the volume of trade which varies with the seasons of the year. Messrs. Woltz & McMahon are gentlemen of thorough business qualities, comprehending every branch of their trade and perfectly qualified in every way for the positions they hold.

THOS. FUNSTON, Telephone 3418. Family Grocer, cor. Sussex and Spadina-avenue or 680 Spadina-avenue. Succeeded his father a little over a year ago.—It is needless to recount here the importance of the family Grocer, as a leading factor in the commercial fabric of any centre of activity, for the number of first-class business men, engaged in this connection testifies to this fact. Mr. Thos. Funston of 680 Spadina-avenue, is one of the pioneer grocers in this aristocratic quarter of the city, and since he began business in 1872, has drawn about him a wide and steadily increasing circle of patrons. He has ever tried to please his patrons, and the wisdom of his business tactics, and the high character of the goods sold, find ample testimony in the wide custom with which he is accorded. The premises occupied are suitable and convenient, comprising a store, 25 x 100 feet in dimensions, three flats being utilized, fitted up throughout with every requirement of this important branch of trade. The stock carried is full and complete, and in the present comprehensive state of the trade embraces products from almost every portion of the Globe, including teas from China, Japan and India, this lines being specialties—coffee from Java, Mocka South America, sugar and molasses from the West Indies, spices from Ceylon and the Indies, also a prime line of provisions, condiments and table delicacies from England, breakfast cereals, and in short everything imaginable that belongs to staple and fancy groceries. In Teas Mr. Funston keeps a special blend for family use, which is continually increasing in popularity throughout the city. Fruit, fish and provisions are kept in many varieties, in season, and all goods are promptly delivered to any part of the city, while Telephone orders receive immediate response, the number being 3418. Personally Mr. Funston is possessed in a marked degree of those sterling qualities indespensable to success and is a first-class business man. He belongs to the Orange and Masonic Orders, and was for 8 years connected with the Queen's Own regiment here.

JOHN MALLON & CO., Butchers and Provision Dealers, 12 and 16 St. Lawrence Market.—The largest, oldest and best known firm of butchers in the St. Lawrence Market here is that of John Mallon & Co. who occupy three adjoining stores known respectively as nos. 12, 14 and 16. That the firm have been in full swing here during the last thirty years is a sufficient guarantee to the public of their sterling worth and reliability as a firm of representative butchers. They are dealers on a very large scale in the best known markets, and the name of John Mallon & Co. is as familiar to the residents of the Queen City as household words. The stalls Messrs. Mallon and Company occupy, are splendidly fitted up with special regard to the several branches of their business and are provided with a splendid refrigerator for use during the hot weather. The firm trade in mess beef to a very great extent and are prepared to supply it in car loads or in smaller quantities. In addition to this they have always on hand according to the various seasons some of the choicest cuts of beef, mutton, lamb, veal and pork together with game, poultry and venison in season. They also keep a splendid stock of salt meats, butter, eggs, etc. Four competent assistants are required in order to keeep pace with the large amount of trade always in hand and the firm are regarded as owning one of the most solid concerns in the city.

VIEW ON TORONTO ISLAND.



BANK OF MONTREAL—TORONTO.

PA. NOLAN, Dealer in [illegible] street west. "Furniture [illegible] branch of business that is one [illegible] commercial [illegible]. In [illegible] and commerce are well [illegible] gratifying to make special mention of Mr. Pat. Nolan, is one of the leading dealers in furniture and [illegible] kinds, in the Queen City. This well and favorably [illegible] gentleman began business here in 1875 [illegible] stressed having met with unintermitted prosperity [illegible] whole intervening period, a record [illegible] the high character of the [illegible] energy, enterprise and [illegible] eligibly located at 90 [illegible] commodious, three spacious flats 10 x 60 feet in [illegible] large stock and every [illegible] this important branch of trade [illegible] ment of furniture and [illegible] bedroom suites; dining-room and hall furniture [illegible] centre tables, chairs, sofas, ottomans [illegible] stoves of all sorts [illegible] for cooking and heating [illegible] Mr. Nolan [illegible] a specialty of the [illegible] thousands of which [illegible] needless to say it is [illegible] ton. He understands thoroughly and [illegible] trade and does a solid and constantly growing business. All goods are of the finest quality and [illegible] as represented, while moderate prices prevail. Mr. Nolan is popular with all who know him, as [illegible] ness man who retains the good will and patronage [illegible] have dealings with him.

D. C. FERGUSON, Apothecaries Hall, 520 King street west. Ontario pharmacists are noted throughout the Dominion and also in the neighbouring republic for their thorough knowledge of every branch of their trade. This [illegible] due to the fact that Ontario possesses an excellent and well conducted College of Pharmacy, where students are properly drilled in all the rudiments of the profession. When this is in mind, the name of Mr. D. C. Ferguson may be mentioned as one of Toronto's foremost druggists. He is a clever chemist and an active, energetic business man, and since he opened the Apothecaries Hall in 1888, has had a most successful career. The store he occupies is twenty by eighty feet in size, and his private residence being overhead, there is always someone on the premises to attend to night calls. A large plate-glass window lights up the store and discloses to view a handsome display of some of the goods sold within. The interior is handsomely equipped with all that is necessary to properly conduct the business. Handsome glass cases on the counters and walls, contain some of the toilet articles and perfumery, &c., whilst on the shelves are arran- [illegible] sponges [illegible] Special attention should be drawn to Mr. [illegible] Emulsion and Bronchial [illegible] and having a large sale. Mr. Ferguson [illegible] His [illegible]

PHŒNIX INSURANCE CO., OF HARTFORD, [illegible] W. [illegible] H. L. Maughan, General Agent [illegible] of American origin, the Phœnix, of Hartford, was [illegible] in Canada on the 20th May [illegible] Mr. H. L. Maughan, the general agent for the Province of Ontario. He is a man of many years [illegible] Royal Insurance Company, and for two years with [illegible] Liverpool, London & Globe. Since the 1st of [illegible] the present year [illegible] the business in Toronto [illegible] is solely [illegible] province. His office is at 30 Wellington street east, in the midst of the business portion of the city. The company consists of a paid up capital of $2,000,000, [illegible] amounting to $5,024,814.73, while in this country they have assets to the amount of $143,549.72, besides a deposit of $113,000 with the Government. For 1890 the company showed an excess of income over expenditure in Canada of $20,241.32, proving their popularity is rapidly on the increase.

R. K. SPROULE, Real Estate and Financial Broker, 11½ Richmond street west. Prominent among the real estate and loan brokers of Toronto is Mr. R. K. Sproule, of 11½ Richmond street west, a gentleman who is in every sense of the term an acquisition to this important and largely popular branch of business. Mr. Sproule began business on his own account, here, about four or five years ago, and during this period has, by his assiduous application of superior ability and tact, built up a connection permanent and desirable. His offices are conveniently located, and are suitable and commodious. Mr. Sproule is a graduate of Toronto University, and is a young man possessed of marked erudition [illegible] He does a general [illegible] Special attention is paid to [illegible] and private men, who prefer [illegible] He makes a specialty of [illegible] Personally, he is courteous and attentive to a [illegible] property owners, who [illegible]

EDWARD JONES, Express Cycle Works, 281 Eaglesham [illegible] cycle and its kindred [illegible] the modes of progress from one place to another. He [illegible] his is not because of the local [illegible] in Toronto, merits it must be made of the well known [illegible] largely patronized Express Cycle Works, the [illegible] which, Mr. E. Jones, is a practical man of long experience [illegible] established at this point for the past four years. He has been very successful, and it is certain that [illegible] towards bringing forward the better class [illegible] machines in this city. An examination of his stock [illegible] interesting. The, perhaps it may be called [illegible] and clumsy velocipede, so well known [illegible] Bicycle, was the successor to a still more awkward [illegible] Line, which had no pedals, but only two wheels [illegible] rider sitting on a seat above them with his feet touching [illegible] ground, along which he propelled himself by a kind of walking motion. What a contrast is seen now on looking at [illegible] Mr. Jones' well equipped store. Here we see machines of the best makes, with ball bearing, delicate, yet strong wheels, comfortable springy seats, and all the latest inventions and contrivances that make the bicycle of the present day [illegible] wonderful and useful article it is. Mr. Jones has a complete stock, and is able to supply cyclists with all the necessary accoutrements and part of the machines, and makes repairing a specialty, guaranteeing all work. He employs [illegible] skilled machinists throughout the year, and this number is necessary to cope with his trade, which extends all over the city and neighbourhood. Mr. Jones is a clever, practical and reliable man, fully comprehending his business, and his enterprise is receiving, and will continue to receive, the appreciation from the general public that it certainly merits.

ON THE RIVER HUMBER NEAR TORONTO.

[illegible] Bath, 204 King [illegible] opened in the [illegible] May, 1885, [illegible] This establishment is the most complete [illegible] in every, the equipment and management being [illegible] through and experience. Mr. Thomas [illegible] the popular proprietor, personally superintends this [illegible] which he [illegible] to do in the most satisfactory [illegible] manner. He had twenty-five years experience in Europe, and previous to coming to this country. He was also [illegible] proprietor of the Montreal Turkish Bath [illegible] will be seen that his knowledge has been gained [illegible] work in connection with this important point [illegible] economical [illegible]. In the construction of these baths [illegible] principles were introduced by Mr. Cook, [illegible] purified heated air is circulated through the [illegible] continuous current, the vitiated air being [illegible] perfect system of ventilation. That everything [illegible] most perfect kind, many eminent medical men are [illegible] to vouch for and give it the highest recommendation [illegible] the general public. Within the walls of this building [illegible] can have a Turkish or Roman bath modified to the [illegible] ments of his case, or, as may be wished, the douche, [illegible] shampoo, or enter the swimming bath. The fittings [illegible] the most beautiful kind in every department, attendants [illegible] ing at hand to wait upon all ladies and gentlemen [illegible] ting this popular institution. On the first floor are [illegible] and dressing rooms in the front, the shampooing [illegible] baths and plunge bath in the rear. On the second [illegible] are other cooling and dressing rooms, with hot and [illegible] water baths, etc. Tickets are $1 each, or thirteen for $10; a soap bath with hot or cold shower and plunge [illegible] fifty cents. On Monday, Wednesday and Friday mornings it is open for ladies, other mornings, every afternoon and evening being for gentlemen. This plunge bath [illegible] largest marble one on the continent, and fitted up with [illegible] convenience. Mr. and Mrs. T. Cook are chiropodists of high reputation, and undertake even the most obstinate cases. Their success is well known, their popularity increasing from year to year. Mr. Thomas J. R. Cook is attached to the establishment in the capacity of masseur and medical electrician. He is a graduate of the School of Massage and Electricity, in connection with the West End Hospital, for diseases of the nervous system, paralysis and epilepsy, London, England. He makes massage his specialty, a class [illegible] the medical profession for rheumatism, paralysis, stiff joints and nervous diseases. Mr. Thomas T. Cook deserves every success and the highest popularity, for in giving, as it were, to the public of Toronto [illegible] establishment of this description, he has conferred a benefit [illegible] filled a want which has been felt [illegible] His staff of assistants are kept constantly [illegible]

KEYS BROS., Tin [illegible] and Gas Fitters, No. 6 Elm street. During the two years Messrs. Keys Bros. have been engaged in business as tinsmiths, plumbers and gas fitters, and by giving their entire time to the work, and conducting in a most skilful manner all they undertake, they have gained a high reputation in the city. Their headquarters are at 6 Elm street, where they have an office, with an extensive workshop in the rear, fully equipped for the work to be done. Some eight men, well skilled in the above lines of work, are employed throughout the year. All orders are promptly filled, and are carried out under the personal direction of the members of the firm. The partners, Mr. Thomas and Mr. George Keys, have long been engaged in the above work, and are widely known throughout the city and surrounding as experts. Prompt in all business matters, they have the respect of all. Natives of Canada and long time residents of the Queen City, they boast their descent from North of Ireland families. Furnace and hotel work is their specialty, and are lines in which they excel. They are always prepared to furnish estimates in plumbing, iron roofing and furnace work, and architects and builders would do well to consult them, as their material and workmanship are the best, and their prices as low as is compatible with a living business.

THE TORONTO GENERAL STEAMSHIP AGENCY, No. 28 Adelaide street east, Capt. R. M. Melville, Proprietor. While the business has only been established and in operation for the past two years, it has become widely known, and has gained for its proprietor a desirable and enviable reputation, being known as "The Toronto General Steamship Agency." The headquarters are admirably located at 28 Adelaide street east, and a very extensive and constantly growing steamship and railway business is done. The office is suitably and tastefully furnished with a very fine and varied assortment of pictures of many kinds, including some excellent representations of steamships, which give to it an air of refinement, [illegible] ughtiness and cheerfulness. Here are tickets "for the million," as the saying is, reaching all parts of the world, and as special facilities Mr. Melville has a branch of the Canadian Pacific Railway offices with direct wires. Amongst the lines of steamships represented are the Allan, Dominion and Beaver Lines, and the Black Diamond, all of which sail to and from Canadian ports, while the Anchor, National, Red Star, French, Italian, Royal Netherlands, Hamburg, American, Cyde, Mallory, Pacific Steamship Company to California and the Pacific Coast ports, have their points of departure at New York city. Besides these, Capt. Melville represents a host of others, including the Orient Royal Mail Steamship for Australia, Tasmania and New Zealand; the Peninsular and Oriental Royal Mail Steam Navigation Company, for Australia, China and New Zealand; also the Castle Line for South African ports, Mauritius, etc.; the Clan Line for Bombay and Calcutta, and British India Line for East Indian ports; Shaw, Savill and Albion Royal Mail Steamers for New Zealand and Colonial ports; Austro-Hungarian Lloyds Steam Navigation Company to Persian Gulf ports, Malabar and Coromandel Coast ports, Palestine, etc. The local steamers from Toronto to Hamilton, Niagara, Montreal, and the various Upper Lake lines, also represented by Mr. Melville, and tickets are sold in connection with Thomas Cook and for world renowned tours. The business was, until January 1, 1892, carried on under the firm name of Melville & Richardson, but was recently purchased by the present proprietor. Whenever required, any information possible will be given to intending travellers with that courtesy and pleasing manner for which Mr. Melville's office has become proverbial and popular. Personally, Mr. Melville is genial and attentive, his conversation being agreeable and entertaining, enlivened by keen wit and anecdotes acquired by his extended travels in every part of the known world. Adventures and incidents of a thrilling character are related by him in his personal experience, and no matter where a traveller may be going Captain Melville has either been right at the place, or knows definitely of it. It is, therefore, axiomatic that he is peculiarly and admirably adapted to this business, while his familiarity with the various lines, connection and traffics that he does business for, is really wonderful, and he stands pre-eminent and first in the front rank of the general steamship agents in Canada.

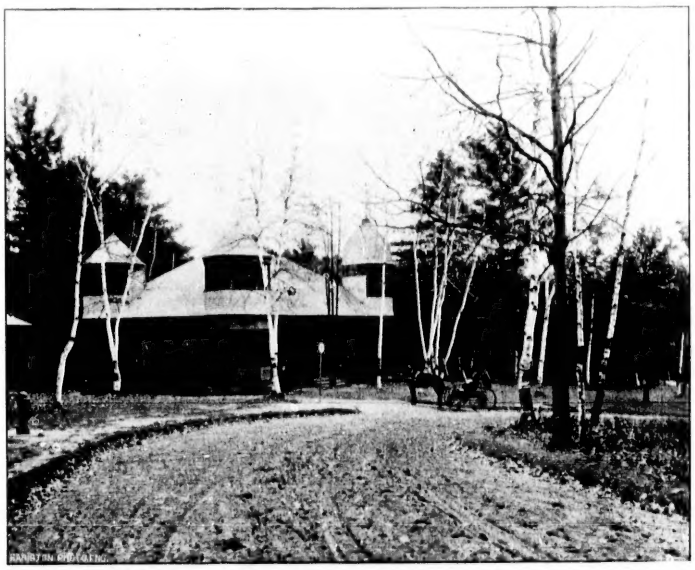
VIEW MOUNT PLEASANT CEMETERY, TORONTO.

W. I. NICHOLS AND CO., Oil and Commission Merchants, Warehousemen, etc., 11 and 13 Front Street East. Mr. Nichol's connection with Oils dates away back in the seventies, when in connection with the late Mr. John Fisken they were the only firm in oils exclusively in Toronto. The warehousing branch of the business carried on by the above firm has been the longest established here. The premises occupied are situated at 11 and 13 Front Street East, and consist of four floors, each with an area of 35 x 150 feet, suitably fitted up and admirably arranged for the work of warehousing on a large scale. In addition to ordinary storage there is also a large bonded warehouse. Messrs. W. I. Nichols & Co. are also widely known as commission merchants, handling large quantities of American animal oils, strictly pure, such as Prime Lard W. S. Oil, Extra Lard W. S. Oil, Extra No. 1 Lard Oil, No. 1 Lard Oil, No. 2 Lard Oil, Extra Neats Foot and Tallow Oils, of which they import immense quantities. They also handle heavy goods, paper, carpet linings, etc. As commission merchants they have established a wide correspondence, and have the finest facilities for the transaction of business to the advantage of their customers, dealing on wholesale lines solely with jobbers. One traveller is employed, though the greater amount of work is done by means of circulars, sent throughout the country, samples and prices being cheerfully given on application. Mr. W. I. Nichol, widely known and highly popular, is a merchant of great enterprise and foresight, and in the management of this business he has exercised a keenness of judgement and an activity greatly to his credit.

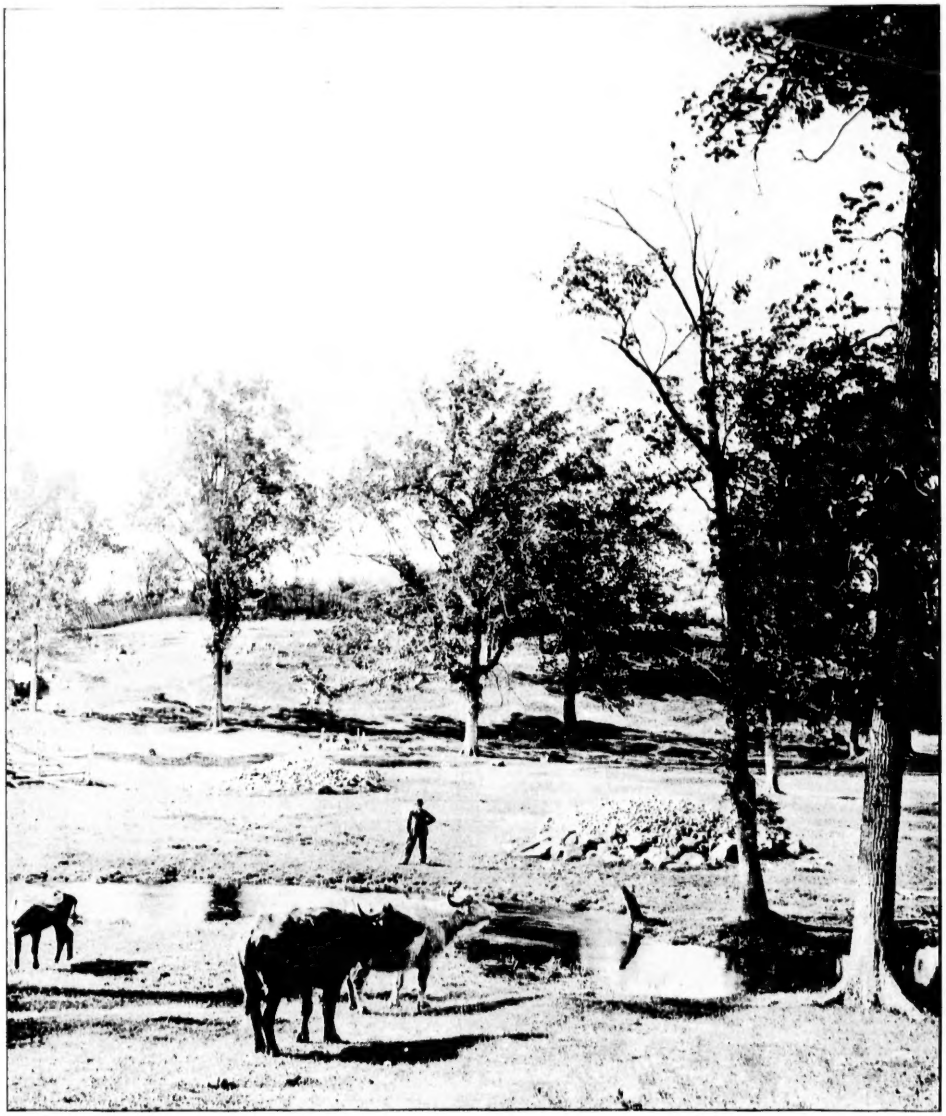
THOMAS EDWARDS, Real Estate Agent, 1274 Queen-street west. Mr. Edwards has for the past nine years been closely connected with the real estate business, his office being situated in Parkdale at 1274 Queen street west. He has always a long list of houses to let, or to sell, while money is loaned in larger or smaller sums at moderate rates on improved real estate. He is also active as an insurance agent, representing in this capacity several leading Companies. This gentleman was the first publisher of the Yorkville News, giving up this work about the time of the annexation when he removed to Parkdale. In literary work he has shown great talent and amongst his many publications, Dr. Wild's Sermons gained for him wide popularity. His office is prominently located on Queen-street west exactly opposite the subway, being almost in the centre of this suburb. He has built up a large and influential connection in this portion of the Queen City and by the able and straight forward manner in which he carries on his business is continually gaining for him the confidence as well as esteem and respect of his fellows citizens. Having had over 20 years experience in the estate business in Toronto he ought to know the value of property. He was a member of Parkdale school Board for three years and filled the position of Chairman of Sites and Buildings during that time and through his energy "Queen Victoria" School was built in 1887, the land being purchased on Close avenue at that time for $16 per foot, which is now worth $50 per foot.

JAS. HEWLETT, Real Estate Broker, 24 Yonge street Arcade.—Real Estate as a means of financial investment is now well known to be one of the most profitable, insuring as it does prompt returns in ready money, as well as often a marked increase of capital in a very short time. Toronto, as a progressive and lively centre of commerce, has proven an inviting field for capitalists and active "go-ahead" real estate brokers. Prominent among the reliable and successful real estate dealers is Mr. Jas. Hewlett, whose headquarters are eligibly located at 24 Yonge street Arcade. This well and favourably known gentleman has been established in this line since 1878, and during this period has met with marked and eminently well deserved success, a result attributable to his untiring energy, enterprise and business ability. Mr. Hewlett is a native of England, and came to Canada in June, 1874. Since he settled in the Queen City he invested extensively in real estate, and today, while he does a general real estate business, he makes a specialty of dealing in in his own personal property. He buys, sells and exchanges city and suburban properties, collects rents, negotiates loans, buys debentures, invests for private capitalists, and fully conducts any branch of the agency business in real estate. Personally, Mr. Hewlett is far seeing, diligent and clever in business, and is courteous, attentive and devoted to his patrons, as well as to all who call upon him. He possesses a varied and extensive range of acquirements outside of his business, and is an esteemed and popular citizen, being a member of the Board of Trade, of the Masonic order, Royal Arch Chapter, Royal Templars, and third vice president of St. George's Society. He is also a director of the Lake Park Summer Resort Company, and upon the present and prospective value of real estate his judgment is unsurpassed in the city. Socially and commercially, Mr. Hewlett is popular on account of his sterling integrity, social qualities and pleasant personality, having built several large residences besides blocks of stores and dwellings in the city.

CHAPMAN AND SMITH CO., Manufacturers of Yeast Powder, 22 Bay Street. In every household throughout the country the use of so called "Baking Powder" has become proverbial, *forsooth*, while the days of home made bread have perhaps passed away, as evidenced by the extensive production of "hot biscuits" and other table delicacies, that cost the gloom of indigestion over the sunshine of festivities. The manufacture of the more properly termed "Yeast Powder" is therefore of the greatest importance, and in this city Messrs. Chapman & Smith Co., of 22 Bay street, are thoroughly representative manufacturers of the celebrated "Chicago Yeast Powder," and do a leading business from this house throughout Canada. This is a branch of the Chicago business, headquarters being located at Union and Washington streets. Toronto is the head office for Canada. Mr. Mark S. Chapman is sole manager here. The concern is under a joint stock company, limited, was established in 1878, and incorporated in 1880. In Toronto the well established reputation of the house, coupled with their extensive operations, and the excellent character of the yeast powder produced, have rendered the company conspicuous, and built up a trade extending from coast to coast, which is constantly increasing in volume. They have large and suitable premises, covering an area of 1000 square feet, fitted up with the latest improved appliances and machinery specially for the work, a competent staff being continually employed. They do not claim to have the only pure powder, but they do claim that their "Yeast Powder" for strength and purity is unsurpassed, and that in all respects it is the nearest approach to perfection in the line of yeast, produced. The trade extends all over Canada, and two travellers are continually on the road. Here the specialty is "Yeast Powder," while in Chicago they manufacture various specialties, including extracts, which in time will be introduced in this house. Mr. Chapman, the Toronto manager, is a native American, and is popular in business and social circles. He is possessed of excellent business capacity, and by his energy and ability has built up a solid and growing business.



RECREATION PAVILLION, HIGH PARK.



INDIAN BUFFALOES, HOWARD LAKE ON HIGH PARK.

EDMUND EAVES, Manufacturing Wholesale Jeweller—Rooms 22, 25, 27 and 29, Temple Building, St. James street, Montreal. In all flourishing and progressive centres of commercial activity like Montreal wholesale jewellery houses are found in active and successful operation. In the review of the industrial and business interests of the city, it is exceptionally gratifying to make mention of that well and favorably known house, engaged in this connection, of Mr. Edmund Eaves, whose headquarters are centrally and eligibly located in the Temple Building, at rooms 22, 25, 27 and 29. This reliable and extensive enterprise was founded by Mr. Edmund Eaves in 1867, who conducted the business up to his death in December, 1880, when he was succeeded by his eldest son Mr. John L. Eaves. This gentleman has maintained the old constitutional title, as well as the distinguished position in the trade which the house formerly held, unbounded success having attended it in every department. The premises occupied are spacious, suitable and commodious, comprising four large rooms, which are used in order for stock room, sample room, factory and offices, all of which are well equipped with everything needful or useful in carrying on this branch of trade. The factory is fitted up with all the latest improved machinery and appliances, smelting apparatus, burnishing materials, etc., and from a point of completeness is one of the finest institutions in the city. In the factory as many as twelve competent and experienced jewellers are employed; in the the office and other departments, five assistants are required, while four travellers are constantly on the road throughout Canada, their large and growing trade extending from the Atlantic to the Pacific. All travellers carry a full stock, while in the light and convenient warerooms in the city there is always on hand a fine and complete assortment of jewellery of all descriptions and in many varieties, in fact in this brief sketch it would be impossible to enumerate the list of goods in demand. However, it consists in part of gold and silver Swiss, American and English watches; gold and silver chains, watch charms, and cases; also rings in great variety, diamonds, diamond settings, bracelets of all kinds and styles, sterling silver knives, forks and spoons, bronze, nickle, marble and alarm clocks, Lemaire's fine opera and field glasses, and in short everything imaginable in these lines. Mr. Eaves also carries a full stock of movements and works without any case, and in this way furnishes accommodation to hosts of patrons, while he supplies to the trade jeweller's tools, electroplate and various materials and supplies for this industry. Mr. John L. Eaves is still a young man, but having, so to speak, grown up with the business, he possesses a breadth of knowledge and wide range of experience, which are equalled by few; he is also possessed in a marked degree of those sterling qualities indispensable to success. The courteous and energetic manager, Mr. J. G. Monk, is a valuable acquisition to the business, and judging from the past record of the house, it is only fair to assume that it will continue in the future to hold its place prominent in the front rank of the wholesale jewellery establishments of Montreal and Canada.

M. McMASTER, Teas and Coffee, 364½ Yonge-street.—Every Restaurant has its special attraction, with one it is a good cup of coffee, with another tea, with a third steak, with another oysters, but those whose special feature is tea or coffee are patronised by all classes of society for after all there is nothing more refreshing that either a good cup of tea or coffee. This year has been added to the number of dealers in these fragrant and refreshing beverages the name of Mr. McMaster who is worthy of special notice in these columns as he has launched out into a special and distinct branch of the business viz the manufacture or preparation of what is known as "McMaster's anti-bilious coffee." This is a most delicious drink and has the special advantages to which its name entitles it. Mr. McMaster keeps in stock besides

MR. McMASTER.

these goods some of the finest blends of coffee and growths of tea to be found in the city. These he imports direct from the plantations and thus secures to his patrons the finest quality of goods. His store is sixteen by fifty feet in dimensions fitted with a handsome plate glass window and contains all the necessary fittings and appliances for the trade. There is no doubt that Mr. McMaster has all those sound business qualities which characterize a successful tradesman. He is energetic and persevering and deserves the support and patronage of the public generally.

W. CALVERT AND CO., Commission Merchants and Manufacturers' Agents; Head Office for Canada, 14 and 16 Front Street West.—Messrs. W. Calvert & Co., Manufacturers' Agents and Commission Merchants, who have headquarters in Toronto and branches in the leading Canadian cities, are prominent in the front rank of the extensive commission houses of the Dominion, which fact though a mere statement must needs be supported by keen foresight, energy, and business ability of a superior character, in those by whom the title and the honor have been earned and held. The most peculiar part of the extensive business now carried on by this firm is, that it is not of a quarter of a centuries steady and gradual development, but on the other hand is one which has risen into prominence since 1880, and has in some cases even outrivalled older competitors, due mainly to the prudent and conservative guidance of its fortunes by Mr. W. Calvert. In every direction the business has ramified, and with the rapidity of the extension of its connections spread also the high reputation for sterling integrity which the house holds to-day. Thus far the record of Messrs. Calvert & Co. has been unprecedented along the line of prosperity in the commission business of Canada. At 14 to 16 Front street west are located the headquarters of the business, consisting of spacious offices and a commodious sample room, the latter being replete with a splendid assortment of samples in all lines handled by the house. Though in accordance with the business in which they are engaged, samples only are kept on hand, it is still found necessary to keep a small stock in some lines, and for the purpose a warehouse on Wellington street is utilized. Branches are in operation at Fraser Buildings, St. Sacrament street, Montreal; 147 Granville street, Halifax, while agencies have been established at Winnipeg, Victoria, and St. John's, Newfoundland. Messrs. Calvert & Co. do a general common business, handling woollens of all kinds, blankets, flannels, tweeds, and hosiery. A speciality is made of yarns and white and grey blankets, which are of excellent quality, and are the output of home factories. Needles are imported in large quantities direct from the factory of Messrs. S. Thomas & Sons, of Redditch, England, whose productions are celebrated all over the world. Among the leading mills represented by Messrs. Calvert & Co. are T. R. Berry & Co., Lambton Mills; D. Graham & Sons, Inglewood; M. S. McKay & Co., Galt; Jno. Newton & Sons, Limehouse; John Bennes & Sons, Owen Sound; John Walshan, Bolton, Ont.; R. Mane & Co. and S. W. Lomery, of Peterboro; John Camelford, Paris; Jas. Leslie, Montreal; S. Beaumont, Glen-Williams; D. Williams & Co., Collingwood; Jno. Waterhouse, Tilsonburg; A. J. Syer, Wyoming; Morton & Halcraft, Huddersfield, England. The Bissel Carpet Sweeper Co. are represented by this house in Canada. Mr. Calvert, the proprietor, is a well-known and popular business man, not only in Toronto, but in all parts of the country. He has already given the strongest evidence of being in possession of those business faculties and personal qualities, which are essential to success in the commercial arena. He travels largely in the interest of the firm represented, and has long held the respect and confidence of his fellow citizens. Mr. Chas. E. Calvert, son of the proprietor, assists him in the management of the business, and his pleasant personality and sterling social qualities have made him a favorite with all who have dealings with him. It might be mentioned in conclusion that the business in Toronto alone is very extensive, while no business establishment in Canada stands higher in the confidence of the trade in general.

J. ADES FOWLER, ARCHITECT AND C. E., 13 VICTORIA ST.—The beauty of our private residences, stores, public buildings, etc., are due to the architect, who in preparing plans not only brings out his experience in the strength of materials, but puts into shape his ideas resulting in a structure which combines in itself beauty, proportion and strength. Rather more than twenty-one years ago, Mr. J. A. Fowler commenced business for himself as an architect and surveyor. His office in every way a suitable one is situated at 13 Victoria Street and is fitted up in accordance with his requirements. Born at Brighton on the South of England, he reviewed his classical and professional education in that country. Gaining at the same time much experience. Since settling in Toronto he has become one of the leading of Canadians Architects, and is able to point out with pride many structures which have been erected from his plans. Among them are the Moulton Ladies College, the Civic Buildings at Brockton and Parkdale, Abells factory, several schools public and separate, a number of business blocks, and over 2000 private residences. About one and a-half years ago he planned and supervised the erection of the high level pumping station for the city. Throughout the Province his name is well known, while he has a branch office at Woodstock, and transacts a large business in Western Ontario as well as in the city. Courteous and pleasing to all, experienced, and conversant with every detail of his profession, it is no wonder that Mr. Fowler has become so successful in his adopted country. While in conjunction with his partner Mr. Cuthbertson, he has designed and carried out the County Court House, House of Refuge College Buildings, Baptist, Methodist, Congregational and All Saints Churches, and Thomas' organ factory, and Stewarts foundry, and the New Water Works.

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